

Instow Parish Council

Rock Cottage , Lower village Westleigh Bideford Devon EX39 4NL

## Date 31 May 2023

Policy Number: LCO00280

Dear Ms Emily Edwards ,

## Your Local Councils Insurance Policy

Thank you for renewing your Local Councils Insurance policy with BHIB, cover has been arranged for 12 months from 01 June 2023.

Please find your policy documents including:

- Public Liability Certificate
- Employers Liability Certificate

It is important that you check the recently issued renewal documents, in particular the Statement of Fact to ensure the information we hold is accurate and that cover meets your requirements. It is important you pay particular attention to any specific conditions, warranties, security requirements and/or endorsements which apply to this policy; failure to comply with these may invalidate a claim or void the policy.

If any of the information enclosed is incorrect, or you wish to make any alterations to your policy please contact a member of the Affinities Team.

**IMPORTANT: Long Term Undertaking (LTU)** You have agreed to a 3-year LTU, agreeing to renew your policy for a 3-year period with the same insurer, in exchange for a reduction in premium\*. The insurer usually agrees to maintain their rate of premium during that period, so long as there is no change in risk information, adverse claims experience and subject to market conditions that may affect all insurance policies, such as a change in the rate of Insurance Premium Tax, for example.

\*Reduction in premium is applicable to all sections other than Terrorism, Data Breach Response and Legal Expenses.

## AUTO-RENEWAL OPT OUT

You have currently opted out of your policy automatically renewing, which means you will need to contact us next year to renew your policy. If you are unable to contact us for any reason it may result in you being uninsured.

If you would like to opt back in so that your policy will automatically renew each year, you can do so by calling us on 0330 013 0036 or emailing us at enquiries@bhibcouncils.co.uk.

In the event of a claim, you must notify your insurer directly at the earliest possible opportunity, contact details can be found in your policy documents and are also detailed below.

Claim Type	Provider	Email	Telephone	Business Hours
Property Damage	Aviva	team7@aviva.com	0800 015 1498	Monday to Friday, 9am - 5pm
Liability	Aviva	liabro@aviva.com	0800 015 1498	Monday to Friday, 9am - 5pm
Legal Expenses	DAS Legal	newclaims@das.co.uk	0345 300 1899	24/7

If we can be of further assistance, or should you have any queries please do not hesitate to contact us.

BHIB Leicester AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ



Yours Sincerely

BHIB Councils Team Email: enquiries@bhibcouncils.co.uk Telephone: 0330 013 0036 Website: www.bhibcouncils.co.uk Twitter: @bhibcouncils

## **BHIB Leicester**

AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ

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