

Instow Parish Council

~~C/O The Old Rectory~~
Parkham
Bideford
Devon
~~EX39 5FZ~~

30 May 2025

Policy Number: LCO00280

Dear Mrs Middleton ,

Your Local Councils Insurance Policy

Thank you for renewing your Local Councils Insurance policy with Clear Councils, cover has been arranged for 12 months from 01/06/2025 with Ecclesiastical Insurance Office plc.

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 Clear Councils Team.

IMPORTANT: Fixed Rate Agreement (FRA) You have agreed to a 3-year FRA, agreeing to renew your policy for a 3-year period with the same insurer.

An FRA gives you the benefit of ensuring that your policy will renew based on the same underlying rates as those used for the first year's quotation, and is relevant to your Property, Business Interruption and Money sections of cover only, subject to meeting the terms and conditions of the agreement (enclosed). Please be aware that premiums are adjusted proportionally, according to any revised sums insured you declare to us, for example, during the policy period, or in advance of a renewal.

Premiums are also adjusted proportionally, according to fluctuations in the value of annual index linking applied at each renewal by your insurers (as explained above). Your insurers reserve the right to adjust the underlying rates and terms, where there have been claims made during the period preceding a renewal, as detailed in the agreement. Any changes to the rate of Insurance Premium Tax, in accordance with HMRC instructions, will also apply at each renewal. As you have chosen to enter a Fixed Rate Agreement, you are agreeing to maintain this insurance policy until point of renewal three years from the commencement of this agreement. This FRA relates solely to the abovementioned sections of this product and cannot be transferred to another policy or insurer.

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 councils@thecleargroup.com.

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 | Ecclesiastical | commercialclaims@ecclesiastical.com | 0345 603 8381 Option 1 to register a new claim. Option 2 to discuss an existing claim. | Open 24/7 (EIO staff between 8-6) |
| Liability | Ecclesiastical | casualtyclaims@ecclesiastical.com | 0345 603 8381 Option 1 to register a new claim. Option 2 to discuss an existing claim. | Open 24/7 (EIO staff between 8-6) |
| Legal Expenses | DAS Legal | newclaims@das.co.uk | 0345 268 9124 | 24/7 |

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



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Yours Sincerely

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