

Mrs Sadie Owen
Ashmansworth Parish Council
2 Arkwright Close
Highclere
Berkshire
RG20 9PD

11th July 2022

Our Ref: AJG/2140175

Dear Mrs Owen

Insurance Policy: AJG Community Schemes
Client Name: Ashmansworth Parish Council
Policy Number: 8188688
Effective Date: 10th July 2022

Further to our recent quotation letter, we are delighted that you have chosen to insure your business through Gallagher.

We can confirm that we are holding cover with effect from the date shown above on the following basis:

Policy	Insurer	Premium	Insurance Premium Tax	Insurer Fee(s)	Total Due
AJG Community Schemes	Hiscox Insurance Company Limited	£330.16	£39.62	£50.00	£419.78
Total		£330.16	£39.62	£50.00	£419.78

We must remind you that cover is subject to the following:-

- Payment of the policy within 30 days of the inception date or a completed Direct Debit Mandate returned to our team via email within 7 working days.

Significant Terms, Subjectivities, Endorsements, Conditions, Warranties and Exclusions

Your **policy documents** will record what is insured and against what **Insured Perils** (risks) apply, along with details of any **Warranties** which sets out those things which you must make sure happen or have in place at all times. Your cover may be subject to **Exclusions** and **Endorsements, which** set out

additional **policy** terms which are particularly important. Please also consider any **Conditions** with which you have to comply in order for your cover to be valid and for you to make a claim.

It is important that you read and make sure that you understand the full extent and all of the cover that is provided by your insurance policy. The policy wording should be read in conjunction with your policy schedule. Please read these carefully as they may have an impact on the validity of your cover and/or your ability to make recovery for any claims made.

If there are any areas of the policy which you are concerned about or do not understand, or where you are unable to comply, then please contact us to discuss in further detail. It may be possible, albeit at higher cost, to obtain wider or less restrictive cover.

Policy Documents

It is important that you check through your policy documentation. Please read all documents carefully, paying particular attention to the limits, endorsements and exclusions. If any information is incorrect, please contact us immediately

Making a Claim

If you need to make a claim, please notify us as soon as possible after an incident either by telephone on 01483 462860 or by email to <mailto:communityclaims@ajg.com>. Alternatively out of hours in an emergency, you may also contact your insurer direct. Please refer to your insurer documentation for contact details for your insurer's claims department.

You will need to have as much information about the claim as possible, including but not limited to:

- Policy type and policy number
- Date loss occurred
- Location and description of loss
- Name and address of injured party if applicable

Claims must be notified to us immediately. Any delay in notification could prejudice your own or your insurer's position. Our full information regarding on what to do in the event of a claim was provided in our renewal invitation letter.

Your Payment Options

- BACS transfer should be made to the account shown on your invoice using client reference number details on the first page of this letter
- Cheque - Made payable to Arthur J. Gallagher Insurance Brokers Limited. Please add your client reference number onto the back of the cheque.
- Direct Debit – Please contact us for more information.

We look forward to receiving your remittance by return.

Any Questions?

Thank you for placing your business with us and if you have any questions relating to your insurance arrangements, please do not hesitate to contact us.

We look forward to working with you.

Yours sincerely,

The Community Team

Tel: 01483 462860

Email: community@ajg.com