



It's clear,

**Town Council Insurance
Proposal**

Underwritten by



it's simple.

Just fill in these few pages then either post them back to me or give me a call and talk through the figures over the phone.

Then we will be able to give you a clear, accurate quote based on the facts given.

Gina

Town Council Scheme Co-ordinator

Town Council Quotation Details



Name of Town Council	
Address	
Postcode	
Existing Insurer & Renewal Date	

Total Premium (including Insurance Premium Tax) Last Year	£
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Please provide a copy of last years renewal schedule

Claims details within the last 5 years (include any outstanding up to date estimates)

Date	Brief Details	Amount Paid/Outstanding

Property damage

- a) Are all the buildings built of brick, stone, concrete and roofed with slates, tiles, metal or concrete? Yes No
- b) In a good state of repair? Yes No

If you have answered 'no' please provide details in the Additional Information box on page 4

Address and postcode of building	Used as...	Buildings	Contents	Alarm
1.		£		
2.		£		
3.		£		
4.		£		
5.		£		
6.		£		
Street Furniture		£		
War Memorials		£		
Playground Equipment & Surfaces		£		
Individual items of Artwork valued over £5,000		£		

- Do you require Subsidence / Landslip cover? Yes No
- If 'Yes' are the buildings free from any sign of damage by Subsidence, Heave or Landslip Yes No

If 'No' please provide details

Town Council Quotation Details



Business all risks (UK cover)

Regalia	£
Laptop Computers	£
Garden & Maintenance machinery/tools	£
Sports Equipment	£
Any other items (please specify)	
	£
	£
	£
	£

Loss of Income

Gross Rental Income	£	Indemnity Period	
Gross Revenue (excluding Precept)	£	Indemnity Period	

Increased Cost of Working is automatically included up to £50,000, with a 12 month indemnity period, is this sufficient?

Yes No

If 'No' please state required cover.

Employers liability

Clerical Wage roll	£	No. of Employees:	
Manual Wage roll	£	No. of Employees:	

Volunteers

Total Number:		Maximum at any one time:	
Duties:			

Do you have a Health & Safety Policy in force?

Yes No

Do you have a competent person responsible for Health & Safety Issues?

Yes No

Are Risk Assessments and training carried out and recorded?

Yes No

Public liability If you are responsible for any of the following please provide numbers and full details. (Continue in the Additional Information box if necessary)

Roads or Pathways	
Public Parks/toilets, Playgrounds, Skateboard parks or car parks	
Waterways, Quays, Slipway or Moorings	
Do you organise overseas twinning involving children?	
Please provide details of manual work, wages and activities	

Town Council Quotation Details



Annual Events? (please list)

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Cover will be included for the above Annual Events, and others that fall within the usual Town Council responsibilities, such as Christmas Lights, Market Days etc.

However, if you are responsible for any of the following please provide us with details:

Sponsored walks, rides, marathons or similar

fireworks displays or bonfires

Bouncy castles or other inflatable devices

Events involving weapons, passenger carrying machines, remote controlled model aircraft

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Directors & Officers

Total Council Income (including Precept Income)

£

Employee/Council member dishonesty

Limit of Indemnity required

£

Group personal accident

Standard limits per Unit (Maximum 1 Unit re Council Members)

Capital Benefits £20,000 per Unit & Weekly Benefit £200 p/w per Unit (Maximum 10 Units)

Clerical Employees (24hrs cover)		
Manual Employees (24hrs cover)		
Council Members (24hrs cover)		
Volunteers (Council business only)		

Money

Estimated Annual Money in Transit

£

Max amount of money kept in safe

£

Please confirm safe make and model

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Terrorism

Is Terrorism cover required?

Yes No

Town Council Quotation Details



Engineering

Do you have items requiring statutory inspection?

Yes	No
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If 'Yes' please list below:

Business Travel

Cover is automatically provided for all Employees, Council Members & Accompanying Spouses within the UK plus 21 days within the EU, plus 14 days Worldwide.

Is this sufficient? If 'No' please specify requirements in the Additional Information box.

Yes	No
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Legal Expenses

Standard Legal Expenses cover is automatically included.

Do you wish to add Contract Disputes?

Yes	No
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Do you wish to add Statutory Licence Protection?

Yes	No
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Additional Information

Town Council Quotation Details



Motor insurance Vehicles please provide details

Make & Model	Gross Vehicle Weight	Registration Noor ID	Date First Registered	Estimated Value	Current Insurer	No Claims Discount (years)

Trailers, Agricultural Implements and Machines, please provide details

The Policy covers trailers on the same basis as the vehicle they are towed by, (including when detached mid-journey but still in near proximity to the towing vehicle).

Manufacturer's Name	Type of Trailer	ID Number	Year of Manufacture	Estimated Value

Detached Trailers

Do you require the cover extended on the trailers above whilst detached?

Yes No

Have the vehicle or trailer been altered or modified from the maker's standard specification?

Yes No

Cover Required

Comprehensive

Third Party Fire & Theft

Third Party Only

Do you require any vehicle to be driven by any person under 25 years of age?

Yes No

Have your or any Partner, Director or to the best of your knowledge has any person who is likely to drive:

- i) ever had Motor Insurance cancelled or refused?
- ii) been asked to pay an increased premium or had special conditions imposed?
- iii) had any motoring accident and/or claim during the last 3 years?
- iv) any physical or mental defect or infirmity or suffered from diabetes, fits or any heart complaint?
- v) had a licence under suspension for a period of 3 months or more during the past 5 years?
- vi) convicted of any motoring offence (including fixed penalty offences) during the last 5 years or is prosecution or Police enquiry pending?

If yes please provide details

Name of Driver	D.O.B.	Details

No Claims Discount

If you have earned any No Claims Discount for the vehicle(s) proposed please attach proof of No Claim Discount from your previous Insurer

Town Council Quotation Details



Important Information

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- 1.) The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (If Applicable) the first named policyholder normally lives; or
- 2.) In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
- 3.) Should neither of the above be applicable, the law of England and Wales will apply.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to us at WPS Insurance Brokers & Risk Services, Spargo House, 10 Budshead Way, Crownhill, Plymouth, PL6 5FE or telephone us on 01752 675440 or Fax: 01752 229125

WPS Insurance Brokers & Risk Services and Aviva Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Walker Persson & Spargo Ltd trading as WPS Insurance Brokers & Risk Services and Aviva Insurance Limited

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting

In assessing your Application, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Continuous Renewal Payment Authority – e.g. Credit/Debit Cards

Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

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Take the **risk** out of insurance

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to by contacting us at WPS Insurance Brokers & Risk Services Ltd

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Important Notice – Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of this application. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for the purpose not limited to but including:

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- iv. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in an accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID hold your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

You can find out more about this from your insurer or by contacting the MIB at www.mib.org.uk.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored

Town Council Quotation Details



WPS Insurance Brokers & Risk Services

Spargo House
10 Budshead Way
Crownhill
Plymouth
PL6 5FE

Email: gina.h@wpsinsurance.co.uk

www.wpsinsurance.co.uk

Tel: 01752 675490

Fax: 01752 229125

