



Take the risk out of insurance

WPS Insurance Brokers
& Risk Services
Spargo House
10 Budshead Way
Plymouth
Devon
PL6 5FE

Email: mail@wpsinsurance.co.uk
www.wpsinsurance.co.uk

Tel: 01752 670440
Fax: 01752 229125

Ms Lisa Bolland
Kirkbymoorside Town Council
The Shambles
Crown Square
Kirkbymoorside
York
YO62 6AY

01 October 2013

Dear Lisa

Re: Town Council Insurance - Our Reference: 24592533 CCI

Your Town Council Insurance Policy underwritten by Aviva falls due for renewal on 1st November 2013 and we are pleased to enclose details of terms required by your insurers to renew the policy for a further 12 months.

Your Service

We would just like to remind you of some of the benefits of being a customer of WPS and what we do for you as a matter of course.

As an **independent** broker we believe we have a very different approach to many of our competitors:-

- You will always receive unbiased advice – we are not tied to any one insurer thus allowing us to guarantee your interests are put first at all times.
- We operate on an “advised sales basis only” – we will always work with you to identify your specific individual needs and only recommend products that meet these requirements.
- Your account will **ALWAYS** be serviced by a designated handler to whom you have direct access thus enabling all enquiries to be dealt with promptly and efficiently.
- Our team of claims handlers are truly independent of **ALL** insurers and will provide you with **FULL** support throughout the claims process thus ensuring both prompt & fair settlements.

Your loyalty and custom is greatly valued and if you feel we can improve in any way please do let us know.

Your renewal premium.

Enclosed you will find your insurers' renewal notice, updated policy schedule and new Certificate of Employers' Liability Insurance along with an invoice for the renewal premium of ~~£2,783.50~~ which includes our £10.00 policy administration fee.

£2,641.42 EMAIL 10/10/13

Please note the Playground endorsement will apply to the Public Liability Section of the policy.

Your requirements and our recommendation

Following our recent review of your insurance needs for the forthcoming year and completion of our renewal checklist **we** understand the covers and sums insured detailed in the attached documents still meet your requirements.

We are therefore pleased to recommend renewal with Aviva as their policy continues to provide the insurance cover you require.

Furthermore you will undoubtedly be reassured to know the Aviva policy:-

- Is Warranty Free (please see explanation of Key Insurance Terms below)
- The Long Term Agreement applies to the WHOLE contract & NOT individual sections which can be independently broken
- Allows for a full suite of Business Interruption cover options to suit individual needs (i.e. Gross Profit / Revenue / Loss of Rent / (Additional) Increased Cost of Working etc.)
- Provides FULL 24 hour Personal Accident Cover for Employees / Councilors and NOT just whilst they are at work or commuting.
- Includes Business Travel cover (including for overseas twinning events)
- Allows for payment of premiums by interest-free Installments
- Includes bespoke Officials Indemnity cover.

PLEASE REMEMBER NOT ALL POLICIES ARE THE SAME!

The capacity in which we act

In order to meet regulatory obligations we are required to provide details to ALL clients of the capacity in which we are acting during three key stages of the insurance cycle.

In respect of this contract:-

- In sourcing a suitable policy for you – WPS was acting as your agent
- When placing cover – WPS will be acting as agent of the insurer
- In the event of a claim – at **ALL** times WPS will be acting as **YOUR** agent

In arranging this insurance we receive remuneration from the insurer by way of commission which is included within the quoted renewal premium. You are entitled, at any time, to request information regarding the amount of remuneration we have received as a result of placing your insurance business.

Your obligations

Please check carefully the risk details shown on the renewal documentation remain in order and let us know immediately if any alterations are required.

We would strongly recommend you continue to monitor all your policy sums insured to ensure they remain sufficient to protect you in the event of a total loss.

If at anytime you feel any of these figures need updating please let us know and we will ensure the required amendments are made to your policy.

You are reminded of your continued duty to disclose any changes in circumstances which may affect the way an insurer would assess this risk. These are known as "Material Facts."

Failure to disclose these facts could invalidate policy cover in the event of a claim.

To assist your understanding of the working of your policy we have enclosed a brief resume of "key insurance terms" that are found in all insurance contracts.

As your broker we would be pleased to provide guidance on any of these matters.

How to make a claim

All insurance policies contain details of the types of incidents and losses that need to be notified and how this should be done. In most cases the notification of incidents is governed by a number of **strict policy conditions** which if not complied with can relieve the insurer of all liability.

It is therefore essential you familiarise yourself with the policy claims notification clause and if in doubt refer to WPS for guidance.

To report an incident, circumstance or to make a claim on your policy please contact our claims department on 01752 675456 or 675485.

Outside of office hours please utilise your insurers' claims helpline telephone number which can be found within the policy wording.

Payment of premium.

To ensure continuity of cover please ensure we receive payment of your premium BEFORE 1st November 2013. All cheques should be made payable to WPS Limited.

Alternatively we are able to accept payment by either BACS, credit or debit card and this can be arranged by contacting our Finance Department on the number shown on this letterhead.

Please note all credit card payments will be subject to a small handling charge of 1.985%.

We are pleased to advise payment of the renewal premium can continue be made via your existing instalment agreement with Aviva, which is again interest free. For your convenience and to ensure continuity of cover unless you advise us to the contrary BEFORE renewal we will instruct insurers to proceed accordingly.

Please note a cheque made payable to WPS Limited will be required to cover the £10.00 administration fee if you pay the premium via an instalment agreement direct with the insurer.

We will contact you in the next few days to check this paperwork has been safely received and deal with any queries you may have. If in the meantime you wish to discuss any matter pertaining to the insurance please feel free to call us on the number detailed below.

Thank you for entrusting WPS with the placement and administration of your insurance over the past 12 months and we look forward to being of continued service.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Julie Paddon', with a stylized flourish at the end.

Julie Paddon Cert CII
Commercial Account Handler
Direct Dial No: 01752 424664
Julie.p@wpsinsurance.co.uk