

**came&company**  
local council insurance

Part of the Stackhouse Poland Group

# **INSURANCE PROPOSAL**

**prepared on behalf of**

## **DOXEY PARISH COUNCIL**

### **Came & Company Local Council Insurance**

Blenheim House  
1-2 Bridge Street  
Guildford  
Surrey  
GU1 4RY

Tel: 01483 462 860

[local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)  
[www.parishinsurance.co.uk](http://www.parishinsurance.co.uk)

21st June 2018

# Contents

---

Contents .....	2
Client Information .....	3
Executive Summary .....	3
Important Information .....	4
Insurance Act – Duty of Disclosure .....	4
Quote Validity .....	4
Specialist Broking from the Principal Sponsor of the SLCC .....	5
Our commitment to you .....	6
Community Insurance from Stackhouse Poland .....	7
Motor .....	7
Cyber Liability .....	7
Community Buildings .....	7
Charity and Not-for-Profit Organisations .....	7
Engineering .....	7
Contract Works .....	8
Professional Indemnity .....	8
Trinitas Church Insurance .....	8
Stackhouse Poland Group .....	8
Recommendation .....	9
Market Review .....	9
Our Recommendation .....	11
Long Term Agreement .....	11
Important Documents .....	11
Payment Options .....	12
Administration Fee .....	12
Next Steps .....	12
Invoice .....	13
Statement of Demands and Needs .....	14
Our Capacity & Services .....	15
Appendix i - Core Covers .....	16
Appendix ii – Cover Comparison .....	18
Appendix iii - Employer Reference Number (ERN) .....	19
Appendix iv - Your Car & Company Local Council Insurance Team .....	20

## Client Information

---

<b>Insured Name</b>	Doxey Parish Council
<b>Contact Name</b>	Mrs Lisa Horritt
<b>Correspondence Address</b>	49 Doxey Stafford Staffordshire ST16 1EB
<b>Business Description</b>	Parish Council

## Executive Summary

We have pleasure in presenting our proposals for your insurance in accordance with your requirements.

Terms have been provided on the basis of the full information provided by you, as confirmed in the Statement of Fact attached to this presentation.

For your insurance requirements we are recommending that cover is placed with the insurer detailed on the appropriate Recommendation pages that follow, along with our reasons for recommendation.

Please read the quotes contained herein, in conjunction with our Terms of Business.

**The following information including the quotation schedule is for the attention of Doxey Parish Council only and should not be distributed externally.**

# Important Information

---

## Insurance Act – Duty of Disclosure

This quotation is based upon the information you have provided to us, details of which are attached. If you wish to proceed with cover, you must:

- be sure that the information you have given to us, to pass on to the insurers, is a 'fair presentation' of the risk. This means that you must have clearly disclosed every material circumstance which you, your senior management or persons responsible for arranging your insurance, know or ought to know following a reasonable search. A material circumstance is one that may influence an insurer's judgement over whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance is material, you are advised to disclose it.
- inform us if any of the information provided to us has changed (if it has, you must tell us about the changes before we arrange cover).

Please note that failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or reduce the amount of a claim payable. In some cases your cover could be invalidated, which would mean that a claim would not be paid.

To avoid the dangers of under-insurance it is vitally important that your sums insured / indemnity limits are maintained at a correct level. I would, therefore, ask you to consider whether the policy coverage and sums insured / indemnity limits are sufficient to ensure that you will be adequately protected in the event of a claim.

## Quote Validity

Please note that this quotation is **valid for 60 days** from the issue date on the front page of this document.

# Specialist Broking from the Principal Sponsor of the SLCC

---

We know Councils should obtain three insurance quotations to meet their standing orders. As an independent insurance broker, we have access to a panel of insurers; Hiscox, Ecclesiastical and Inspire (Axa). Each of our insurance providers include 'core' covers that were introduced to the sector by Came & Company Local Council Insurance Brokers in 2008.

When it comes to your insurance matters, we have your best interests at the heart of our business.

We understand that all Councils have been tasked with reducing budgets and that insurance is quite often one of the highest costs. We will ensure that our premium **offers best value**, which does not come at the expense of cover or personal service, with us you can expect:

- Proactive, professional advice and support
- Bespoke and comprehensive cover
- Expert advice to help you prevent against potential issues
- In-house claims assistance from our dedicated claims team

We have a passion for protecting the work of good people in their communities and we do this by providing:

- A dedicated team who will provide advice
- Account Executives who will visit the Council and provide you with information and assistance
- Principal sponsorship of the Society of Local Council Clerks
- Training to the County Association of Local Councils
- Sponsorship and training to One Voice Wales
- Sponsorship and training to National Association of Local Councils

We listen to the challenges that our Councils are facing and know they need an insurance policy which provides appropriate cover for a complex sector. This is why we were the first insurance provider to the sector to introduce:

- Key person cover
- Internet and email cover
- Crisis management cover
- Contract works cover

## Our commitment to you

- We have acted for local councils for over 10 years and continue to engage with the sector to ensure our proposition remains relevant.
- We do not need you to fill in proposal forms
- We do not charge for issuing a replacement document electronically.
- We put our clients first.
- We use a plain English approach.
- You have access to a team of experienced Account Handlers who are able to provide advice.
- Each policy is tailored to meet the council's specific needs.
- We have access to a panel of insurers who offer innovative cover and sustainable premiums.
- Our team has a wealth of useful knowledge that we share with our clients.
- We do not charge for midterm changes to your policy where the premium is under £50.
- We have an experienced claims team and in the event of a claim you will be allocated a dedicated handler. Stackhouse Poland was established in 1974 and since then has built a reputation as a leading independent insurance broker across the UK. We are a management owned business that truly believes in doing the best for our clients.

We will be available to support you throughout the year with activities such as:

- Providing advice
- Insuring new projects, initiatives and events which you may be considering
- Making changes to your policy
- De-mystifying the sometimes complicated language used in insurance documents
- We will make no charge if you request changes or amendments to your policy where the pro rata additional premium is less than £50 including insurance premium tax.

# Community Insurance from Stackhouse Poland

---

Came & Council Local Council Insurance is part of the Stackhouse Poland Community Division - a division that brings together specialist parts of the Stackhouse Poland Group responsible for Local Council, Faith and Not for Profit/Charity clients. The Community team have years of experience placing cover for these unique sectors and utilise exclusive insurer relationships, to provide bespoke, enhanced products to our Community clients. You can always trust us to talk in plain English and recommend the cover that's right for you. Community Insurance Services from Stackhouse Poland includes;

## Motor

Many councils are already responsible for motor or agricultural vehicles but with devolution of services more councils are finding the need to purchase vehicles. We have access to insurance markets who understand the cover and flexibility a council needs.

## Cyber Liability

In this day and age where councils are becoming more reliant on IT systems as a solution to communicate with the public and to store sensitive information the need for Cyber Liability is becoming more apparent. If your council is concerned about their systems being hacked which means that sensitive or personal data is released into the public domain or the council's money is stolen directly from their bank, then you may need Cyber Liability cover.

## Community Buildings

We are aware that most rural communities have buildings that are not owned or managed by the Council and for this reason we are pleased to launch our new communities building scheme with Hiscox. The scheme benefits from the same core covers provided to our council clients but with an appreciation that the insurance premium is one of the highest costs for the organisations that manage the building.

## Charity and Not-for-Profit Organisations

Came & Company Local Council Insurance Brokers can provide a bespoke policy for Charity & Not-for-Profit Organisations, which mirrors the levels of cover that our Council clients benefit from. This policy automatically includes Trustees Indemnity Insurance, which covers the personal liability for Committee Members and Trustees.

## Engineering

If the council's building has a lift, commercial boiler and/or heating system it may be a legal requirement for them to be inspected by an independent qualified person. If you are unsure whether your equipment needs this type of inspection or already have it in place, but would like an alternative quotation please contact us. Some Councils may not be aware that their buildings policy will not provide cover if the damage is caused by an explosion from their own boiler, this would be covered under an Engineering Insurance policy.

## Contract Works

More and more councils are either updating or extending their buildings which means they may need to amend their existing insurance and possibly arrange a separate contract works policy.

## Professional Indemnity

We have noticed that Councils are becoming more involved in areas where they provide information or advice that may cause a third party a financial loss which at present is not covered by their insurance policies. If this is something the council are involved in or considering, then we would strongly recommend a Professional Indemnity policy is arranged.

## Trinitas Church Insurance

Trinitas Church Insurance provides a bespoke, innovative policy for the Anglican Church in today's society. This provides an alternative option to the long standing insurance providers offering enhanced cover and may achieve a saving in premium.

**If you would like to discuss any of the above products please contact the team.**

## Stackhouse Poland Group

Stackhouse Poland is a specialist insurance broker providing a relationship and advice driven service. Established in 1974, our core insurance areas are:

- Commercial Insurance – of all types from SMEs to multi-nationals, including Lloyd's facilities, a significant Real Estate Speciality and Marine expertise.
- Private Client Insurance - homes, cars, jewellery, fine art and yachts, particularly for High Net Worth individuals.
- Community Insurance - local councils, churches, charities, public and education sectors.
- Health & Protection - both group and individual.

We pride ourselves on providing individual solutions for individual clients which reflects our simple mission:

“to fully understand our client's needs; design bespoke solutions and support clients with a dedicated team of highly professional and experienced advisers providing ongoing advice and claims assistance.”

Our pursuit of excellence is reflected in our Chartered Broker status and our winning of a number of prestigious awards for our Commercial, Private Client and Health & Protection activity. We are extremely proud of our market leading client retention and long-standing partnerships with like-minded firms. Being a management owned company, we have a long term interest in providing our clients with the highest quality insurance advice and service.

## Stackhouse Poland Status Disclosure

---

Stackhouse Poland Ltd, of Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY is authorised and regulated by the Financial Conduct Authority (FCA) to sell general insurance products. Our firm reference number is 309340. This information can be checked on the FCA's Register by visiting its website [www.FCA.org.uk](http://www.FCA.org.uk) or by contacting the FCA on 0845 6061234.

## Recommendation

---

Based on the information you have provided, we have assessed your demands and needs as those of a Council wishing to insure the risks shown, at the levels of cover set out in the attached schedule of insurance, with a reputable insurer and at a cost effective premium.

Please see appendix I for a detailed summary of the core covers automatically included with all Came & Company Local Council Insurance policies.

## Market Review

In preparing our recommendation for Doxey Parish Council we undertook a full review of the markets available to us and were also able to obtain the following quotations:

### **Inspire**

Inspire entered the Local Council insurance sector in 2017 and are using AXA as their insurance provider. They provide **rradar**, which through their dedicated teams of specialist industry advisors and solicitors, offer support and advice to help resolve any situation that may arise whilst running your Council. As part of the **rradar** service clients have unlimited access to a comprehensive database of compliance and risk management information in the following areas: Employment and Human Resources; Health and Safety; Environment; Company and Commercial; Compliance, Governance and Legal Duties; Risk Management.

In addition to the core covers afforded by all our insurers, as summarised in appendix i, Inspire can provide enhanced levels of protection and additional covers as highlighted in the following:

- Key person cover of £250 per week up to max £2,500 in one year
- Legal Expenses cover of £500,000
- Motor Policy no claims bonus and policy excess up to £250 per claim
- Contract Works cover up to 10% of the contract price or £100,000 whichever is lower
- Internet and Email cover up to £500,000
- Crisis Management cover up to £500,000
- Libel and Slander cover of £500,000
- Personal accident capital benefit of £100,000 and weekly benefit of £500

**This quotation is £916.07 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

## **Hiscox**

Hiscox entered the Local Council insurance sector in 2014 and are one of the UK's most highly respected insurance companies. Hiscox pride themselves on the excellent concierge claims service they provide to their policyholders.

In addition to the core covers, the Hiscox policy also benefits from:

- Key person cover of £250 per week up to max £2,500 in one year
- Legal Expenses cover of £100,000
- Motor Policy no claims bonus and policy excess up to £250 per claim
- Business travel, cancelation and curtailment up to £1,000 for any one claim
- Contract Works cover up to £75,000
- Internet and Email cover up to £50,000
- Crisis Management cover up to £25,000
- Libel and Slander cover of £500,000
- Hirers Liability of £5,000,000
- Personal accident capital benefit of £100,000 and weekly benefit of £500

**This quotation is £1,171.08 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

## **Ecclesiastical**

Ecclesiastical provide industry expertise and bring specific knowledge of heritage buildings, art work and regalia. They pride themselves on the claims service they provide their policyholders.

In addition to the core covers, the Ecclesiastical policy also benefits from:

- Key person cover of £400 per week up to 26 weeks
- Contract Works cover up to £100,000
- Libel and Slander cover of £250,000
- Hirers Liability of £2,000,000
- Legal Expenses cover of £100,000
- Equipment breakdown cover

**This quotation is £1,541.99 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

Appendix ii shows a comparison sheet noting details of cover for each of the insurance providers we approached as part of our market review for Doxey Parish Council.

## Our Recommendation

Having checked with our three insurance providers, we recommend Doxey Parish Council accepts the following quotation to meet your demands and needs as we have stated;

Policy Details	Recommendation
<b>Insurer</b>	<b>Inspire</b>
Annual Premium (Including IPT)	£916.07
Administration Fee	£50.00
<b>Total Annual Premium</b>	<b>£966.07</b>
Our Quote Reference	5172/
Cover Period	6th August 2018 to 5th August 2019

## Long Term Agreement

Doxey Parish Council may choose to set up a 3 year binding Long Term Agreement (LTA) with **Inspire**, the annual premium can be reduced by a further 5%, giving an LTA premium of £870.27 including insurance premium tax, plus our administration fee of £50.00, giving a total annual premium of **£920.27**. This means Doxey Parish Council will commit to keep their policy with Inspire for the period of the LTA.

In return Inspire agrees not to increase the premium except for:

- Policy changes where the sums insured for assets covered against loss or damage are increased.
- The annual inflationary increase (index linking) applied to the sums insured for the assets covered against loss or damage.
- The imposition by the Government of a higher rate of Insurance Premium Tax (IPT).

Any changes to terms or conditions other than those stated above **releases** the Council from the LTA.

## Important Documents

Please see the attached quotation schedule, together with the Inspire Policy Summary and Came & Company Local Council Insurance's Terms of Business. Our Statement of Demands and Needs and Our Capacity & Services documents can be found in the following pages.

**We strongly recommend that you familiarise yourself with these documents as they contain important information explaining the terms under which we operate; including how we handle your payment, and how and why we have selected the insurer. A specimen of the full policy wording is available on request.**

## Payment Options

Option	Notes
Bank Transfer	If you'd like to pay by bank transfer, please send your payment to : Bank : Lloyds Sort Code : 30-80-12 Account : 13267268 Reference: Please quote 30584528
Cheque	Please make your cheque payable to Came & Company with 30584528 noted on the reverse
Total Annual Premium	£966.07
LTA Premium	£920.27

For a full invoice please refer to page 13.

## Administration Fee

Due to increasing costs, it has proven necessary to include an Administration Fee with this quotation. In doing so you may like to note that unlike other providers we do **NOT** charge for:-

- The services of our claims department (should you be unfortunate enough to suffer a loss) which works on your behalf to provide you with assistance throughout the settlement of your claim
- The administration of any alterations you may wish to make for changes to your policy part way through the year
- The issue of copy documents
- Providing confirmation of your insurance arrangements to others (e.g. principals you may wish to work for)
- Noting the interest of others in your insurances (e.g. mortgagees or lease companies)

Whilst you may not need to call on any of the above services we feel that a total cost at the commencement of cover is a preferable position to unknown costs that may be incurred during the course of the policy. Our Administration Fee this year is therefore £50.00.

## Next Steps

To accept this policy, all you need to do is call or send us an email confirming that you wish to go ahead and provide **the Council's Employee Reference Number (ERN)** (Please see appendix iii). We will then email you electronic copies of your policy documents including the policy wording. Payment is due within 30 days of the inception date.

This presentation, the 'Quotation Schedule' and Statement of Fact attached, should clearly describe your insurance requirements and how we plan to meet them.

If you have any questions, please contact the team on 01483 462 860 or email at [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

We hope that a combination of our council expertise, the service we provide, and the premium offered will convince you to accept our quotation.

# Invoice

---



Part of the Stackhouse Poland Group

Mrs Lisa Horritt  
Doxey Parish Council  
49 Doxey  
Stafford  
Staffordshire ST16 1EB

Date: 21st June 2018

Client Reference: 30584528

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Local Council Scheme	Inspire	RGBDX6962034	06/08/2018 to 05/08/2019	£817.92
Sub Total				£817.92
Total Fees				£50.00
IPT at the prevailing rate				£98.15
<b>TOTAL</b>				<b>£966.07</b>

## Please make payment within 14 days

Cheques should be made payable to Came & Company.

Should you wish to pay by bacs our bank details are as follows;

Bank Details: Lloyds Bank  
Sort Code: 30-80-12  
Account Number: 13267268

Please quote the payment reference 30584528

Should you wish to enter a 3-year Long Term Agreement, the premium would be **£920.27**, including insurance premium tax and our Administration Fee of £50.00.

## Statement of Demands and Needs

---

Based on the information you have provided, we have assessed your demands and needs as those of a Council wishing to insure the risks shown below (at the levels of cover set out in the separate schedule of insurance) with a reputable insurer at a cost effective premium.

To meet your demands and needs we recommend that you insure your Council with **Inspire** for the reasons we have stated.

Where you have advised us that you require cover, 'Yes' is indicated below against the cover options shown. Conversely, where there is no cover in force, 'No' is shown.

### Asset and Income Protection

▪ Material Damage	Yes
▪ Terrorism	No
▪ Subsidence	Yes
▪ Money / Assault	Yes
▪ Income Protection	Yes
▪ Defibrillators	Yes
▪ Office Equipment	Yes

### Other Insurances

▪ Cyber Liability	No
▪ Engineering Inspection	No
▪ Engineering Insurance	No
▪ Motor	No

### Liability

▪ Employers' Liability	Yes
▪ Public Liability	Yes
▪ Hirers' Liability	Yes

### Professional risks

▪ Libel & Slander	Yes
▪ Officials Indemnity Liability	Yes
▪ Employee Dishonesty	Yes
▪ Legal Expenses	Yes

### Benefits

▪ Personal Accident	Yes
▪ Key Person	Yes

In addition to these covers you also wish to be insured by:

- an insurer with a prompt and equitable claims service
- an insurer with a strong financial rating with Standard & Poors / AM Best

## Our Capacity & Services

---

**Insured:** Doxey Parish Council

**Insurer:** Inspire

**Policy Type:** Local Councils

### The capacity in which we are acting

Sourcing a suitable policy	We act as your agent	✓
	We act as agent of the insurer	
Placing the insurance	We act as your agent	
	We act as agent of the insurer	✓
In the event of a claim	We will act as your agent	✓
	We will act as agent of the insurer	

### How we made our selection

We have carried out 'fair analysis' of the market in order to identify a suitable product. This means that we have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you.	
Our search for a product to meet your requirements has involved a limited number of insurers. We would be happy to discuss with you the scope and outcome of our search. You can ask us, at any time, for a list of the insurers we use.	
To access the insurance product that most suits your needs, we have used a Lloyds Broker or another intermediary to help place your business.	
Whilst we have access to a range of insurance providers for this type of insurance, we are recommending cover with, Inspire.	✓
We only offer cover from a single insurer, in respect of this type of insurance.	

### Our remuneration

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

## Appendix i - Core Covers

---

With Came & Company Local Council Insurance you automatically receive the following core covers:

**Public Liability** - Any socially responsible Council should have this indemnity during times of increasing litigation. This will provide protection against your legal liability for bodily injury to third parties or property damage occurring on property for which the Council is legally responsible - as a direct result of the Council's negligence.

Other insurers will offer a higher limit of indemnity but our claims experience confirms our limit of indemnity is sufficient but if you are concerned please contact us.

**Employers' Liability** - This covers the legal liability of the Council for negligence following death or bodily injury or disease sustained by Employees, Councillors and Volunteers during and arising out of the course of their employment, including Corporate Manslaughter and Homicide. If the Council has employees then Employers' Liability is a legal requirement.

**Hirers' Indemnity** - If the Council insures a building this covers legal liability for hirers (small groups or individuals - non-commercial) of Council premises, should injury or damage to the property occur during the period of the hire.

**Other insurers policies do not extend to provide cover for small groups but we feel this is important to support small groups in the community**

**Officials' Indemnity** - This provides cover for legal liability claims arising from any negligent act, error or omission committed in good faith by any employee or official of the Council. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

**Libel and Slander** - This cover provides protection against a verbal or written comment, made by the Council, which a member of the public considers to be incorrect or damaging and as a result seeks financial compensation. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

**Fidelity Guarantee** - This provides cover against acts of fraud or dishonesty by any official of the Council, or a number of officials in collusion, and any subsequent loss of property.

To calculate the level of cover we use the precept and all of the financial reserves of the council ie the precept is paid twice a year which cover is half the precept and all of the financial reserves.

**Personal Accident** - The Personal Accident section covers Employees, Councillors and Volunteers from 16 years and up to the age of 90 as standard. To claim under this section a person needs have been injured whilst working on behalf of the council.

**Please note;** if a person is injured whilst carrying out the council's activities, cover is provided under the liability section **for all age** groups.

**Money cover is included** - Money cover provides for loss of money up to £1,000 to the Council when carried by Employees, for example to and from the bank, together with personal accident assault cover for persons aged between 16-90.

**Property is covered on an all-risks basis.** Theft and Accidental Damage is included as standard.

**Increased Cost of Working** - We automatically provide cover up to £10,000 for a period of 12 months, reducing the financial impact for the Council, should the Council incur additional expenditure as the result of an insured event.

**Loss of Revenue** - We automatically provide cover up to £10,000 a period of 12 months, reducing the financial impact for the Council, should the Council incur a Loss of Revenue as the result of an insured event.

**Commercial Legal Expenses** - This cover provides protection for the Councillors and Clerk acting in their capacity as officials for the Council, against the cost of potential commercial legal disputes, legal advice and representation; including employment, tax and contract disputes.

**Key Person** – If the Clerk, Deputy Clerk, Groundsman, Deputy Groundsman are unable to work due to **illness or injury** for 14 days or longer. The payment is made to the Council to contribute towards the cost of a locum or temporary person. The weekly amount can be increased for an additional premium.

Other insurers will offer Key personnel Liability – which **does not** provide cover for **illness** and the payment is forwarded to the person and not the council.

We will forward the payment to the council to assist with expenditure for the confirmed period. Few councils budget for this scenario and due to most councils now paying sick pay this additional cost can be a burden

**Defibrillators & Cabinets** – £5,000 has been included in the core covers for no additional premium to provide loss or damage cover for Defibrillators & Cabinets.

## Appendix ii – Cover Comparison

Area of Cover		Sums Insured/Limits		
		Inspire via Axa	Hiscox	Ecclesiastical
<b>Public Liability</b>		£10,000,000	£10,000,000	£10,000,000
Including	Hirers Liability	£5,000,000	£5,000,000	£2,000,000
	Libel & Slander	£500,000	£500,000	£250,000
	Motor No claims Excess & Bonus	£250 each	£250 each	n/a
<b>Employers' Liability</b>		£10,000,000	£10,000,000	£10,000,000
<b>Officials &amp; Trustees Liability</b>		£500,000	£500,000	£500,000
<b>Employee Dishonesty</b>		£150,000	£150,000	£150,000
<b>Legal Expenses</b>		£500,000	£100,000	£250,000
<b>Personal Accident</b>		£100,000/£500pw	£100,000/£500pw	£50,000/£250pw
<b>Property Damage</b>				
Including	Defibrillators & Cabinets	£5,000	£5,000	£5,000
<b>Business Interruption</b>				
Including	Loss of Revenue	£10,000	£10,000	£10,000
	Increased Cost of Working	£10,000	£10,000	£10,000
	Key Person Cover	£250pw up to max £2,500 pa	£250pw up to max £2,500 pa	£400pw up to 26 weeks
<b>Contents (away from premises)</b>		£5,000	£5,000	£5,000
<b>Money</b>		£2,500	£1,000	£1,000
<b>Internet &amp; Email</b>		£500,000	£50,000	n/a
<b>Crisis Management</b>		£500,000	£25,000	n/a

Additional covers are available, please contact the team to discuss any further cover needs of Doxey Parish Council.

## Appendix iii - Employer Reference Number (ERN)

### Employers Liability Legislation

The Financial Conduct Authority (FCA) - the financial sector's regulatory body - has introduced legislation (effective 1<sup>st</sup> April 2012) which means that **insurers are required to ask for additional information in the form of an Employer Reference Number (ERN), when arranging employers' liability insurance.** This information is reported to the Employers' Liability Tracing Office (ELTO), an independent industry body who's aim is to assist the insurance industry to meet its obligations under the FCA regulations. ELTO aid those who have suffered injury or disease in the workplace to effectively and efficiently trace the relevant insurer.

We are required to log the Employer Reference Number for all policies that we hold and pass this information to Inspire.

To assist you with this we have prepared the following brief guide to common questions;

### Is your Council exempt from the ERN requirements?

There are two reasons/circumstances in which you may find that you do not have an ERN;

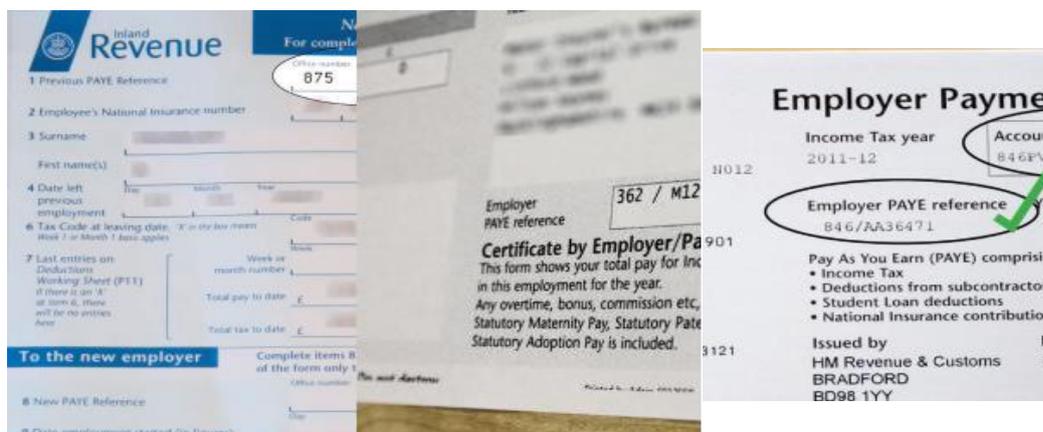
- A. The Council does not have any paid employees
- B. All employees earn less than the PAYE threshold, which for the current 2018/19 tax year is £228 week/£988 month/£11,850 year

### Employer Reference Number (ERN)

Each Council operating a PAYE scheme is allocated an ERN. This is the reference number for their employees' income tax and national insurance contributions; also commonly referred to as 'Employer PAYE Reference'.

### Where can I find this information?

The ERN is found on many documents including P45, P60, P11/D and many payslips. It will normally begin with three numbers followed by a forward slash and then a combination of letters and numbers. For example 083/WY12345.



Should you wish to find out more information on ERNs or the threshold limits, please visit the HMRC website: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

# Appendix iv - Your Came & Company Local Council Insurance Team

---

Please find below a useful list of contact numbers for your team here at Came & Company Local Council Insurance.

## New Business Account Executive

---

### **Chris Chalk**

Phone: 01483 462 888

Email: [chris.chalk@cameandcompany.co.uk](mailto:chris.chalk@cameandcompany.co.uk)

### **Ross Bullard**

Phone: 01483 462 883

Email: [ross.bullard@cameandcompany.co.uk](mailto:ross.bullard@cameandcompany.co.uk)

## Existing Client Queries

---

**For any servicing requirements please contact the existing business team on;**

Phone: 01483 462 860

Email: [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

## Claims

---

**For any claims during our office hours of 9am – 5pm, please contact us on;**

Phone: 01483 462 860

Email: [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

**For any claims out of office hours please contact the relevant insurer on;**

Inspire (AXA) – 01709 763156

Hiscox – 08475 2138899

Ecclesiastical – 0845 6038381

Aviva – 0500 114 477