@ insurance@alliedwestminster.com
www.alliedwestminster.com
www.villageguard.com
01937 845 245

Allied Westminster
(Insurance Services) Ltd

Allied House
Holgate Lane
Boston Spa
WETHERBY
LS23 6BN

RENEWAL NOTICE	
Our Reference:	**BS68757**
Policy Number:	BS68757/432103
Renewal Date:	**07/06/2026**

Trustees FTTB of Croft Village Hall
C/O Mr Dave Gratton
Croft Village Hall
Mustard Lane
Croft
WARRINGTON
WA3 7BQ

13 May 2026

		Annual Premium Payment	
Re:	**Croft Village Hall**		
Insured:	**Trustees FTTB of Croft Village Hall**	Renewal Premium:	£4,956.24
Product:	**VILLAGEGUARD (VILLAGE HALL INSURANCE) EIO RENEWAL**	Last Year's Premium:	£4,714.09

Dear Mr Gratton,

We have pleasure in enclosing herewith your insurance policy renewal documentation. Please check carefully and read fully the enclosed information to ensure that all details are correct and that you have adequate cover.

Should a claim, or an incident resulting in a future claim, occur before the renewal date, the renewal terms may be altered or withdrawn.

Once you have carefully read and checked the information, please call us immediately if anything is untrue, incomplete, or out of date. Please ensure that all the information you provide is accurate and current, as any inaccuracies could affect the success of future claims.

Please note that we are unable to renew your policy without either:
– verbal or written confirmation from you, or
– receipt of the full premium payment before the renewal date.

To ensure continuous cover, we would be grateful if you could confirm your intention to renew by contacting our office by phone or email at your earliest convenience.

Documentation is issued to you as an authorised contact working on behalf of the insured organisation. If you are not acting in the capacity of an authorised contact for the insured organisation, you must advise us.

We currently have Gillian Coon noted as an additional contact on our systems. Additional contacts noted on your policy are listed as being authorised to make changes to the cover, discuss the policy in general and file claims, where needed. If they are no longer a relevant contact and / or if we should have a record of any additional people on our systems, please contact us with details. **Please note that as you are an unincorporated charity, only trustees can submit a claim and reduce/remove covers from the policy.**

We have index linked your buildings declared value by 3% and the contents declared value by 0.5% this year.

If you had added the CCTV equipment to your policy with effect from your renewal date last year, your premium in 2025 would have been £4,714.09.

Please note that with effect from your renewal date the following terms now apply to your policy as you have not carried out all of the risk mitigation measurers in relation to the risk of flooding at the premises as highlighted by your Insurers at your last renewal date:

> ***TECHSLC02 Co-Insurance with Minimum Contribution***
> *Applicable to the Property Damage section*
> *The insurance for Section 1 Property Damage is limited to 50% percent of the amount of any DAMAGE caused by* ***Flood*** *as ascertained after the application of any condition of underinsurance*
> *YOU shall be considered as being YOUR own insurer for the remaining 50% percent with a minimum contribution of*

£75,000 and it is a condition of this insurance that no other insurance will be or has been effected by any party in respect of the same DAMAGE

CC463 General definitions - Flood
The definition of FLOOD is deleted and restated as follows
FLOOD means
(a) the escape of water from the normal confines of any natural or artificial water course or lake reservoir canal or dam or inundation from the sea
(b) the flow of rain water over the ground or a build-up of water on the surface of the ground due to sudden heavy rainfall which is unable to drain naturally into the land or into surface water drains at a sufficient rate

Your Insurers have advised that they will be able to remove flood cover from your policy if you so wish, but they strongly suggest that you do not do this as if this is removed then it is unlikely that you will ever be able to obtain flood cover from any providers in the future. You would also have to ensure that you have high levels of reserves in place for if the hall did flood in the future to cover the costs of any repairs as you would not be able to claim any amount under your policy for this. If you do wish to look at removing flood cover from your policy, your Insurers have suggested that you look at the following website to see if they are able to offer any flood cover for your hall: https://floodflash.co

Please be reminded that the following Endorsements/Terms apply to your policy that you must ensure you are meeting as shown on your policy schedule:
- Premium Loading due to flood risk
- AW055 Basement Flooding Exclusion
- AW027 Increased Excess (All Risks)
- C1668 Felt or Flat Roof Maintenance Condition
- AW081 Racking Condition (MW150524)
Please ensure that you have read all endorsements carefully and contact our office if you have any questions.

Unforunately your premium has increased this year due to the income for your charity going above £50,000. This increases the cost of your trustee's indemnity cover. Your renewal premium includes cover for Trustee Indemnity at £500,000 based on your gross annual income of £87,807, listed on the Charity Commission website for the year ending 30/11/2024, and the assumption that your accounts have been checked by an independent examiner. If we don't have the correct information and the actual figure is also over £50,000, your Trustees Indemnity cover may no longer be valid. Please contact us immediately if this information is not correct.

Please note that no cover is automatically provided for any high-risk activities. Please check the list of activities, events and functions we have been advised of as listed on your Statement of Fact and contact us if this requires changing.

This insurance policy includes insurance cover for the building and we understand that your organisation are tenants and are made responsible to insure the building under a lease agreement or Deed of Trust. Please note that if you are not the owners, the interest of the owners must be noted on your policy schedule. Please check that you have provided us with the correct information. If this is not correct, please contact us as your buildings cover may not be valid. Please note that in the event of a claim related to property damage insurers will request a copy of the lease agreement or Deed of Trust to prove insurable interest. If we hold a copy on our records, this can speed up the process in the event of a claim preventing unnecessary delays.

Please ensure that you have provided us with the correct legal name. Your legal name should match your charity constitution as the most important document, your charity register, your bank account, and other legal documents, and if there is an interested party such as an owner or freeholder, their name and type of interest also needs to be noted correctly on your policy.

We confirm that the premium share for the 10 tables belonging to the Bridge Club is £12.26 and the premium share for the Womens Institute contents is £42.89. Both premiums quoted are inclusive of Insurance Premium Tax.

Please contact us immediately if the hall will not be used at least once per month as we will need to inform your insurer and your policy terms may be affected.

There have been updates to your VillageGuard Policy Document and Summary of Cover, details are confirmed in the 'Changes to Your Policy' Document enclosed. Please take time to read this information fully and contact us should you have any questions.

Please find enclosed:

1. Statement of Demands and Needs
2. Your Renewal Schedule
3. Statement of Fact
4. Renewal Advice Note
5. Your Duties as Policy Holder
6. Changes to Your Policy Document

7. Our Terms of Business Document
8. A Summary of Cover
9. Policy Document

If you have been insured with us and had no claims in the last 3 years, we apply a no claims discount. Should you make a claim you will lose your no claims discount for 3 years.

We would like to bring to your attention the fact that your policy does not include subsidence cover.

In respect of the use of an external key safe box your insurer expects that you:

- Follow manufacturer's instructions in terms of securing it to the property
- Consider access to the code (recommend not sharing the code with more than 20 people at one time)
- Consider the frequency the code is changed (recommend monthly changes to code or/and change after one off use, where possible)
- Consider where the key safe box is located, i.e. in discreet place, if possible

Regarding the C3 faults noted on your EICR (Electrical Installation Condition Report) your insurer recommends that they are completed.

We note from the Charity Commission website that your income for the last financial year was £87,807, however, your loss of revenue cover is only £28,000 for a 12 month indemnity period. The indemnity period represents the maximum amount of time from the date of insured damage occurring at the premises, that a claim for loss of revenue can be considered. You should review the indemnity period to ensure it is adequate; if you require a longer indemnity period this can be increased to 24 or 36 months. Please note that your cover should fairly represent the gross annual income (before any expenses are deducted) that you would miss out on if the hall were damaged due to an insured peril and had to be closed whilst repairs were carried out, otherwise your Insurer may not pay your claim in full due to underinsurance. Annually you should review whether your cover remains adequate and if you require the cover to be increased please contact us and we will amend your policy.

Please ensure that the buildings declared value represent the full rebuild costs of your property, including all outbuildings and the contents declared value represent the full replacement costs of all your contents. In order to prevent underinsurance, we recommend that you check the declared values regularly and arrange a rebuild valuation survey at least once every 3-5 years. If the declared values are no longer adequate, please contact us and ask for the declared values to be corrected. Please note that your policy includes a condition of average, which the insurer can apply when you are more than 15% underinsured. As an example, if at the time of a claim the insurer establishes the declared values were 30% lower than they should be and a claim arises with repair costs of £100,000, the maximum the insurer would pay out for that claim would be £70,000 leaving the hall committee with the shortfall of £30,000 to find. If your declared values were 50% lower than they should be the insurer would only pay £50,000 instead of the £100,000 claim. Please note that index linking alone cannot guarantee that the declared values remain accurate. **You should regularly ensure your declared values are sufficient, particularly in times of high inflation or if you were to carry out building works, as the responsibility to ensure the declared values are correct remains with you.**

We are pleased to offer a desktop RICS rebuild valuation for you at a discounted cost of £100, full details of which are enclosed. Should you wish to use this service please complete and return the survey form to us, upon receiving this we will issue an invoice for payment.

Once the surveyors have returned your valuation report to us we will email this to you; please note that you may need to increase your cover, which will result in a premium increase. Equally, any decrease in cover will result in a lower premium and refund if applicable. At each subsequent renewal, declared values will be subject to index linking as with all VillageGuard policies. **The report is issued subject to you following the surveyor's advice and making any required adjustment to your buildings cover.**

We wish to remind you that an annual independent inspection is required for boilers to meet health and safety regulations.

Please let us know if you are no longer exempt from having an Employers Reference Number.

For premises built pre-2000, we appreciate that asbestos could have been used in the construction process and would advise for you to read the Health & Safety Executive's guidelines for managing asbestos in buildings.

We wish to remind you that you need to comply with the Fire Safety rules, including having all electrical circuits at The Premises tested at least once every five years by a qualified electrician and any defects found rectified immediately. The renewal is subject to you fully complying with current Health and Safety Regulations.

Please ensure you fully read the Important Notes and Further Information details that are enclosed.

In order to renew your policy, please send premium payment as per the enclosed Renewal Advice Note.

If you wish to pay monthly by Direct Debit please call us and we will send you details of our Credit Agreement.

It is a condition of renewing your policy that you agree to the information on your application form and any incidents you tell us about being passed to Insurance Database Services Ltd (IDS Ltd). It is also a condition of renewing your policy that you agree that IDS Ltd may pass us information it has received from other insurers about other incidents involving anyone insured under the policy. (PLEASE ALSO READ THE ENCLOSED IMPORTANT NOTES AND FURTHER INFORMATION THAT WE ARE OBLIGED TO BRING TO YOUR ATTENTION FOR YOUR ADVICE AND PROTECTION).

In the unfortunate event of you having to make a claim, then our personnel will be pleased to help, simply send us an e-mail or telephone us. The contact details you require are:
E-mail: insurance@alliedwestminster.com
Call Allied Westminster on **01937 845 245** (9am to 5pm, Monday to Friday excluding Bank Holidays)
Call Ecclesiastical on **0345 603 8381 in case of a claim emergency outside our office hours.** Emergency assistance outside the above hours and Bank Holidays is for any urgent claims requiring immediate assistance.
Please always quote 'VillageGuard' and your policy reference (BSxxxxx)

Finally, once again, thank you for placing your insurance through Allied Westminster, and we hope to provide you with whatever insurance services you may require over the coming years.

Yours sincerely,

GBarnes

Georgia Barnes
Customer Care Leader

Important Notes and Further Information:

As a preferred customer of Allied Westminster (Insurance Services) Ltd, we want to ensure that you enjoy the best possible service at all times, not least should you need to make a claim.

Please check this information carefully and call us immediately if anything is untrue, incomplete or out of date. Please ensure all the information you provide is accurate and up to date, as any inaccurate information could impact upon the success of future claims.

Please ensure that you have provided us with the correct legal name for your organisation. Your organisation’s legal name should match on all your records and legal documents, including: your charity constitution, your charity register, your Trust Deed, lease agreement, hire agreement, your bank account, and any other legal documents.

Please ensure that you have informed us of all relevant insurable interest. If you are a tenant who is responsible for insuring the building, please verify that you have provided us with accurate details of the owners of the property, as the owner must be noted as an interested party on your policy.

Additionally, It is very important that you inform us of any changes in circumstances since the last renewal or inception of your policy. Such Factors include: -

1. Any work being carried out at the property
2. The property being left unfurnished or unoccupied for more than 30 days.
3. Any incidents recorded in your accident book.
4. Any trustee or committee member having a conviction, pending prosecution or police caution for any offence other than driving offences.
5. Evidence of cracking which may be due to subsidence, heave or landslip.
6. The property no longer being in a good state of repair.
7. Any events you organise that will involve: bouncy castles; bonfire or fireworks displays; contact sports (including martial arts); events with over 1,000 attendees; and activities where you are responsible for children and/or vulnerable adults without a parent/guardian's attendance.

Should you have any incidents, which may give rise to a claim, or change of circumstances arise before renewal date, the renewal terms or premium may be revised or withdrawn. Failure to inform us of any changed circumstances could affect the validity of your insurance cover. If you have any doubts as to what facts should be notified, please contact Allied Westminster; we will be happy to offer advice.

The information supplied to us by you may be held on computer and passed to other insurers for underwriting and claims purposes.

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: 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 and other organisations may also search these agencies and databases to: - Help make decisions about the provision and administration of insurance, credit and regulated services for you and members of your household; Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account or insurance policies; Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity; Undertake credit searches and additional fraud searches. We can supply on request further details of the databases we access or contribute to.

Claims History - Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or any 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.
It is a condition of renewing your policy that you agree to the information held on the computer and that any incidents you tell us about being passed to the relevant organisation to be included on their database. It is also a condition or renewing your policy that you agree that these organisations may pass to us information that they have received from other incidents involving anyone insured under the policy. You can ask for more information about this.

You should show this notice to anyone who has an interest in the property insured under the policy.

You should keep a record, including any copies of letters, of all the information you supply in connection with the renewal of your policy.

Data Protection & Privacy - For the purposes of the Data Protection Act 1998, and The General Data Protection Regulation (GDPR) effective from 25 May 2018 onward, the Data Controller in relation to any personal data you supply is Allied Westminster (Insurance Services) Ltd. We’ve updated our privacy notices to reflect the new and strengthened rights in relation to your personal data, and the legal grounds for using it under GDPR. The notices are effective from 25

May 2018 onwards.

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 and/or GDPR defines as sensitive. By proceeding with this renewal, you will signify your consent to such information being processed by the insurer or its agents. If you give Us consent to using sensitive personal information (e.g. non-spent criminal convictions), you are free to withdraw this at any time by contacting Us. Please note that if consent to use information is withdrawn We may not be able to continue to provide the insurance policy or process claims and We may need to cancel the policy.

Statement of Demands and Needs

The enclosed documentation outlines the details of the policy cover, which reflects our understanding of your insurance requirements. We are dealing with you on a non-advised basis, and as a 'commercial customer' whose demands and needs are that of a Village Hall. Should your circumstances or needs change, or if you identify additional requirements not previously discussed, please inform us promptly.

By choosing to proceed, you confirm your understanding and acceptance of the policy as detailed in the enclosed documentation.

Allied Westminster (Insurance Services) Ltd
Allied House, Holgate Lane
Boston Spa, LS23 6BN
Tel: 01937 845245
web: www.villageguard.com
email: insurance@alliedwestminster.com

THIS SCHEDULE FORMS PART OF YOUR VILLAGE HALL INSURANCE POLICY

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium, limits and any excesses or clauses that apply. Allied Westminster will provide you with copies of the product literature. What you need to do:

• Read this schedule alongside the policy document. Any words or phrases which appear in capital letters will have the meaning that is shown in the General definitions part of the policy document unless otherwise defined in the policy section.

• Tell Allied Westminster about any alterations since the start of your policy which increase the risk of loss, damage, accidental or liability. Failure to do so could result in you not being insured and claims being refused.

Policy Reference: BS68757
Master Policy Number: 432103 **Date of Issue:** 13/05/2026

Insurer: ecclesiastical

Insured Name:	Trustees FTTB of Croft Village Hall		
Hall Name:	Croft Village Hall		
Effective Date:	07/06/2026	**Expiry Date:**	06/06/2027
Risk Address:	Croft Village Hall Mustard Lane Croft WARRINGTON WA3 7BQ		

Business Description: Village Hall

Premium Details:

Premium Net:	**£4,407.36**
Insurance Premium Tax:	**£528.88**
Administration Fee:	**£20.00**

Total Payable: £4,956.24

(Section 1) Property Damage:

(*Indicates Cover supplied as standard with this policy)

Cover	Declared Value	Day One Sum Insured	
Buildings	£1,037,509	£1,141,260	Excess: £250
Buildings All Risks		Insured	Excess: £250
Subsidence		Not Insured	Not Insured
Underground Services		Insured	Excess: £250
*Greens and Playing Surfaces	£2,000	£2,200	Excess: £250
Playground Equipment (Including(Section 7) Public and Products Liability:)	Not Insured	Not Insured	
Contents (including Stock)	£34,755	£38,230	Excess: £250
Contents All Risks		Insured	Excess: £250
*Defibrillator Cover (In addition to Contents Sum Insured)		£5,000	No Excess
Marquee (1)	Not Insured	Not Insured	
Marquee (2)	Not Insured	Not Insured	

Specified items: (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)	**Declared Value**	**Day One Sum**
CCTV	£1,106	£1,217

Items specified that do not belong to the village hall: (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)		
10 tables belonging to the Bridge Club	£1,030	£1,133
Womens Institute contents	£3,518	£3,870

All risk items: items covered away from the Village Hall (Cover is in Addition to your Contents Sum Insured and the Contents Section Excess Applies)		
	£0	£0

General Cover

	Sum Insured / Limit of Indemnity	
(Section 2) Business Interruption:		
Loss of Revenue:	£28,000	
Maximum Indemnity Period (Months)	12	
Rent Receivable:	Not Insured	
Maximum Indemnity Period (Months)	N/A	
(Section 4, Cover A) Money and Assault:	£2,000.00	Excess: £100
(Section 4, Cover B) Money and Assault:	Assault limit £25,000	
(Section 5) Personal Accident:	None	
(Section 6, Cover 3) Loss of Registration/Licence:	Not Insured	
Maximum Indemnity Period (Months)	N/A	
(Section 7, Cover 2) Public and Products Liability:	£10,000,000	
(Section 7, Cover 1) Employers Liability:	£10,000,000	
Full time paid employees if 3 or more:	0	
(Section 8) Reputational Risks Cover 1:	£250,000	
Cover 2A:	£25,000	
(Section 9) Hirers Liability:	£2,000,000	
(Section 10, Cover 2) Trustees' and Management Liability, Retroactive date not applicable.	£500,000	Excess: £250

Annual Income £87,807.00 Final Day of Accounts: 30 Nov Period of Account 12 Months

The trust deed, constitution or, charity charter allows you to have Trustees Indemnity Insurance.

Your accounts have been examined by a suitably qualified independent person.

You are not aware of circumstances or incidents where there is a reason for future claims.

General Cover (continued)	Sum Insured	
(Section 11) Legal Expenses:	£250,000	Excess: £250
(Section 12) Fidelity:	Not Insured	
(Section 13) Terrorism Cover:	Not Insured	

Discounts Applicable:

No claims Discount:	No			
Loyalty Discount:	Yes			
Long Term Undertaking:	No Long Term Agreement Selected			
Voluntary Excess:	Buildings:	Yes	Contents:	Yes
CCTV Discount:	No			
Automatic Stop Cock Discount:	No			

Endorsements: (See Endorsements Appendix for Details)

CC463	General definitions - Flood
AW055	Basement Flooding Exclusion
TECHSLC	Co-Insurance with Minimum Contribution
AW027	Increased Excess (All Risks)
C1668	Felt or Flat Roof Maintenance Condition
C1283	Interested Parties - Buildings
C1008	Buildings Definition - Construction Amendment
AW081	Racking Condition (MW150524)

Examined and Authenticated by Allied Westminster. This insurance is effective only if this Schedule is signed by an Authorised Signatory for Allied Westminster on behalf of Ecclesiastical Insurance Office plc (EIO).	Signature:	GBarnd	Date: 13/05/2026

ENDORSEMENT APPENDIX

Endorsements:

CC463 General definitions - Flood

The definition of FLOOD is deleted and restated as follows

FLOOD means

(a) the escape of water from the normal confines of any natural or artificial water course or lake reservoir canal or dam or inundation from the sea

(b) the flow of rain water over the ground or a build-up of water on the surface of the ground due to sudden heavy rainfall which is unable to drain naturally into the land or into surface water drains at a sufficient rate

AW055 Basement Flooding Exclusion

Applicable to the Property Damage Section

Definition specific to this exclusion

BASEMENT means any basement cellar or any other part of the PREMISES that is partly or wholly below the upper surface level of the ground floor

WE will not pay for DAMAGE to any items insured situated within any BASEMENT where such DAMAGE is directly or indirectly caused by water damage of any kind (clean or foul water) including but not limited to

(1) FLOOD
(2) the flow of rain water over the ground or a build-up of water on the surface of the ground including water entering the PREMISES as a result of any drainage system becoming overwhelmed

but this shall not exclude DAMAGE solely caused by water from a leaking or burst water pipe tank or apparatus within the PREMISES provided that such DAMAGE is insured by this policy and not otherwise excluded

TECHSLC Co-Insurance with Minimum Contribution

Applicable to the Property Damage section

The insurance for Section 1 Property Damage is limited to 50% percent of the amount of any DAMAGE caused by **Flood** as ascertained after the application of any condition of underinsurance

YOU shall be considered as being YOUR own insurer for the remaining 50% percent with a minimum contribution of £75,000 and it is a condition of this insurance that no other insurance will be or has been effected by any party in respect of the same DAMAGE

AW027 Increased Excess (All Risks)

The EXCESS in respect of DAMAGE caused by or resulting from Escape of Water is £1,000 and not as otherwise stated in the schedule

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C1668 Felt or Flat Roof Maintenance Condition

The following condition is added to Property Damage

It is a CONDITION PRECEDENT TO LIABILITY in respect of any claim for DAMAGE to or DAMAGE directly or indirectly arising from or in connection with any felt or flat roofs at the PREMISES that

(1) at YOUR expense a visual inspection of the condition of the roof(s) is completed every five years by a qualified building surveyor or other competent contractor
(2) any defects identified must be rectified as soon as is reasonably possible or within 60 days from the date of identification whichever is the sooner unless otherwise agreed in writing by US
(3) YOU retain records of the inspection and any remedial works undertaken and make these available to US if required

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C1283 Interested Parties - Buildings

It is noted that Naylor Trust has an interest in the insurance provided by this policy in respect of the following

Premises: Croft Village Hall

Nature of interest: Owner

OUR total liability to all of the parties collectively shall not exceed the total sums insured or limits of indemnity stated in the policy

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C1008 Buildings Definition - Construction Amendment

Following
(a) disclosure by YOU of PREMISES where buildings (or parts of buildings) are not constructed of brick stone or concrete and not roofed with slates tiles metal concrete or asphalt or sheets or slabs composed of incombustible mineral ingredients and
(b) acceptance by US of such buildings following YOUR disclosure of the construction

It is noted that the construction proviso contained within the BUILDINGS definition will not apply to those buildings

This amendment shall not apply to any buildings (or parts of buildings) where the construction has not been
(i) fairly or accurately disclosed to US or
(ii) accepted by US

AW081 Racking Condition (MW150524)

Applicable to 1 Property damage

Location: Croft Village Hall, Mustard Lane, Croft, Warrington, WA3 7BQ

In respect of DAMAGE caused by STORM FLOOD or ESCAPE OF WATER it is a CONDITION PRECEDENT TO LIABILITY that CONTENTS and STOCK are stored on racks or shelves at least 3 inches above the ground or in watertight containers

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Allied Westminster

VillageGuard®
Village Hall Insurance

web: www.villageguard.com
email: VillageGuard@alliedwestminster.com

Allied Westminster (Insurance Services)Ltd
Allied House, Holgate Lane
Boston Spa, LS23 6BN
Tel: 01937 845245
Fax: 01937 843644

Produced on: 13/05/2026

Statement of Fact

We have listed the information you have told Allied Westminster about you and your property. This information has been used to produce your premium and policy schedule.

By accepting this insurance, you confirm that the facts stated are true so if anything is incorrect, please contact Allied Westminster. If you do not, there may be adverse consequences on your insurance policy which could include us refusing to pay claims or cancelling the policy from the beginning and retaining all the premiums paid.

Policy Number:	BS68757/432103
Effective Date:	07/06/2026
Insured:	Trustees FTTB of Croft Village Hall
Name of Hall:	Croft Village Hall

Information Supplied about the Village Hall:		Outbuildings:
Age Band of Property:	1951-1979	2000 Onwards
Construction Type:	Brick/Stone Walls and Felt on Timber Roof	Non Standard
Flat Roof Percentage:	No flat roof, or up to 20%	No flat roof, or up to 20%
Additional Construction Details:	Brick walls, main roof: pitched corrugated metal, no composite panels. Flat roof: rubber sealing over kitchen/storage room & gents toilets. Outbuilding - concrete garage with sloping roof: cement fibre sheets.	
Is the Hall or any Outbuilding a Listed Building:		Not Listed

Details of Previous Claims and Losses:

20/10/2023 Flood - Claimed £60,453.73
01/01/2025 Flood - Claimed £53,834.24

About Health and Safety:

1. Do you fully comply with current Health and Safety regulations and will you continue to do so?	YES

About Electrical Safety:

2. Are all electrical circuits at The Premises tested at least every five years by an approved contractor?	YES
- Are all defects found as part of the electrical test rectified immediately?	YES
3. Date of last electrical Inspection	24/08/2023
4. Date next electrical Inspection due	24/08/2028

About the Organisation:

5. Is the Organisation a Registered Charity?	YES	Charity Number	521080

Statement of Fact

6. Have you (in respect of cover to be provided) been refused insurance or had special terms imposed on any previous policies?	NO
7. Does the current insurance policy have any special terms imposed or have any special terms been imposed in the past?	YES

Premium Loading due to flood risk
Felt or Flat Roof Maintenance Condition
Basement Flooding Exclusion
Co-Insurance with Minimum Contribution (Flood)
Increased Excess (All Risks)
Racking Condition (MW150524)
General definitions - Flood

8. Have you or any Trustees or Officers of the Hall ever been convicted of or charged (but not tried yet) with any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be	NO
9. Is the Hall (including any outbuildings) currently undergoing renovation or construction work?	NO
10. Will the Hall (including any outbuildings) undergo renovation or construction work in the next 3 years?	NO

About the Property:

11. Do you own the hall?	NO

The hall is owned by Naylor Trust and there is a deed of trust in place that make the Croft Village Hall Management Committee responsible for the buildings insurance.

12. Is any part of the property including outbuildings let to a third party on a long term basis?	NO

No part of the hall is let to a third party on a long-term basis.

13. Have you achieved a Hallmark/Keystone Level?	NO
14. Are you responsible for any playing fields, playgrounds or sports grounds?	NO

Village Hall are not responsible for any playing fields.

15. Is the Hall (including any outbuildings) in a good state of repair, and will it be so maintained?	YES
16. Date last rebuild cost assessment was carried out	
17. Has the Hall ever suffered from flooding or is it in an area with a history of flooding	YES

Hall flooded - surface water flooding in October 2023 and January 2025.

18. Has the Hall ever suffered damage as a result of Arson?	NO
19. Has the Hall (including any outbuildings) or any adjacent property ever suffered from subsidence, ground heave or landslip? Does it show any visible signs of damage from subsidence, ground heave or landslip?	NO

Blocked drains caused by ground settlement of a manhole in 2013. Works to repair this were completed.

20.Do you own a ride-on Lawnmower?	NO
- if so, is the ride-on Lawnmower driven on public roads?	N/A
21. Does the Hall have a lift, industrial boiler or wind turbine?	NO

About Occupancy:

22. Is the hall actively used at least once a month?	YES

About Heating:

23. Method of Heating that is used at the Hall?	Mains gas central heating with radiators

Statement of Fact

About Security:

24. Do you have an external Key Safe installed?	YES

Installed approx 2023/2024. No incidents of loss or damage.

About Activities:

25. Please note we do not need to note the activities of hirers, but we must be informed if a hirer wishes to carry out a high-risk activity.

We expect that the committee/trustees may organise certain activities such as:
- Coffee mornings
- Quiz nights
- Speaker events
- Social evenings
- Meetings

If the committee/trustees organise anything which is not one of the above activities, in particular an activity involving over 1000 participants, or one of the following high-risk activities, please contact our office as additional terms may be required in relation to such activities:
. Inflatable devices (bouncy castles)
. Bonfires/fireworks
. Contact sports
. Activities involving children and/or vulnerable adults who will not be supervised by a parent/carer

Please confirm details of organised activities, events and functions in and away from the hall:

None - All income is from hiring out the hall.

About Employer Reference Number (ERN):

An Employer Reference Number (ERN) is given to every business that registers with HM Revenue and Customs as an employer.

26. Do you have an ERN?	NO
- If so, please confirm your ERN?	
- If not, please confirm your reason for ERN Exemption?	NO PAID EMPLOYEES OR PAYMENTS UNDER THRESHOLD

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Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) registration number 308386.

Advice Note: Renewal

Policyholder:	Trustees FTTB of Croft Village Hall		
Client Reference:	BS68757	**Policy Number:**	BS68757/432103
Premium:	£4,407.36	**Request Date:**	07 June 2026
IPT:	£528.88		
Administration Fee:	£20.00		
Total Amount Due:	**£4,956.24**		

Payment must be forwarded to us by the request date to ensure that your cover is continued. Alternatively if we receive confirmation you wish to go ahead, we may be able to hold cover for seven days past the request date whilst we await payment

==

Remittance Slip: Renewal

Policyholder:	Trustees FTTB of Croft Village Hall		
Client Code:	BS68757	**Policy Number:**	BS68757/432103
Premium:	£4,407.36	**Request Date:**	07 June 2026
IPT:	£528.88		
Administration Fee:	£20.00		
Total Amount Due:	**£4,956.24**		

All cheques must be made payable to Allied Westminster (Insurance Services) Limited.

PLEASE FORWARD ALL PAYMENTS TO:-
Allied Westminster
Allied House
Holgate Lane
Boston Spa
WETHERBY
West Yorkshire
LS23 6BN

PLEASE ARRANGE BANK TRANSFERS TO THE FOLLOWING ACCOUNT:-
NatWest Bank
Allied Westminster (Insurance Services)
Ltd Insurers' Trust Account
Sort Code: 558111
Account Number: 85176451
Please quote reference: BS68757

PAYMENTS CAN ALSO BE MADE BY DEBIT OR CREDIT CARD OVER THE PHONE: 01937 845245

Your Duties as Policyholder

Your VillageGuard policy is a commercial insurance policy, and therefore it differs to normal household insurance in some important ways. These include:

1. You must comply with all legal and health and safety rules, requirements, and regulations at all times. Your hall is a building available for public use, so these requirements reflect that.
2. You must regularly inspect the property to ensure it remains safe for public use and take all necessary risk mitigation actions.
3. You must have insurable interest for the property insured on your policy, explained in detail below.
4. The duty of fair presentation of risk, which means you must inform your insurer of any material change to the risk, and if you do not do so, they may refuse to pay your claims in part or in full, or they may void your policy. If you are unsure as to whether a change is material, please contact us.
5. You must ensure your sums insured remain accurate.

In order to ensure you are complying with your duty as policyholder, please ensure you follow the steps below. We have compiled this list to help to ensure you are aware of your insurer's expectations and requirements. Please keep in mind that this list is non-exhaustive, and the requirements for your hall may include additional factors.

Insurable Interest

Insurers always check if insurable interest exists at the time of a claim (especially large claim). Insurable interest is required in order for any insurance policy to respond at the time of a claim and if you are unsure whether you have insurable interest in anything included on your policy, you must seek legal advice to clarify this.

- If you are insuring any property, your organisation must either be the legal owner of the property, or there must be a written agreement with owners in place which makes your organisation legally responsible for insuring it and interest of the owner needs to be noted on your policy. This is especially important in case of buildings insurance. Please note that when it comes to property insurance informal arrangements do not create insurable interest.
- If you are not the legal owner of the hall, please confirm who the legal owner are and if you are responsible for insuring the property under written agreement, and we will note their interest on your policy
- If you are tenants not responsible for insuring the property, there must be a written agreement in place which confirms that your organisation is not legally responsible for insuring it and you must have a written copy of this. You should hold details of the owners property insurance at all times. You might be responsible for insuring your fixtures and fittings only.
- If there is any doubt as to whether you have insurable interest, or if you have a complex legal arrangement, please seek legal advice.
- Please ensure that you have provided us with the correct legal name. Your legal name should match on all records, including your charity constitution, your charity register, your bank account, and other legal documents, and if there is interested party their name needs to be noted correctly.
- If there is a change of name (including formation of new CIO/SCIO), or any change in legal ownership, please inform us as soon as any change happens.

Underinsurance

For insurance purposes, the buildings sum insured should represent the amount it would cost to fully rebuild the hall to the same specifications, and the contents sum insured should represent what it would cost to replace all of your contents on a like-for-like basis with new items. If an identical item is no longer available, the item with the most similar specifications is used. If at the time of a claim you are found to be underinsured, the insurer can reduce the claim payment in line with the percentage of underinsurance, which would leave Trustees personally liable to pay for the shortfall, which can potentially reach thousands or hundreds of thousands of pounds.

- You must insure all property for which you are responsible, including buildings and contents
- You should carry out a rebuild cost assessment and a contents inventory on a regular basis to ensure the sums insured are sufficient. You should regularly take measures to ensure your sums insured are accurate, particularly in times of high inflation, as the responsibility to ensure the sums insured are correct remains with

you. Your sums insured are index linked each year, however this does not guarantee that the sums insured remain correct and should not be relied upon
- There may be additional requirements set by the Charity Commission or if your property is listed, if you have any doubt please clarify this with the relevant organisation
- Your policy does not include any property belonging to third parties unless this is noted on the schedule
- Your policy does not include any material damage or liability cover for marquees or gazeboes unless they are noted on the schedule

Comply with Terms

If you do not comply with the terms of your insurance policy, the insurer can refuse to pay your claim in full or at all.

- You must comply with all legal and health and safety rules, requirements, and guidelines at all times. It is your duty to determine what these requirements are and how to comply with them, the Health and Safety Executive may provide assistance on this
- Your fixed electrical installation must be inspected once every five years (or more often, if your electrician requires it), and all necessary remedial work must be carried out within the timescales they prescribe. This is a legal requirement, BS7671. Please forward your electrical installation condition report to us once you have received it from the electrician
- Read your policy fully and ensure you understand all policy terms, conditions, and exclusions. You must comply with all policy conditions or your insurer may not pay your claim in full or at all. Do not hesitate to contact us if you have any queries about your policy
- If you receive a claim notification from a solicitor, you must pass this to your insurer immediately and only respond to any request to provide insurance details (this must be done as a priority), do not try to deal with the claim yourself. Never admit liability to any third party

Risk Mitigation

You must ensure your premises is safe for use, which includes following the steps below and any other relevant risk mitigation actions:

- Ensure the property is maintained in a good state of repair. This includes all interior and exterior areas for which You are responsible, and additionally any areas which you arrange for the public to use. If you are not responsible for insuring the building, you are still responsible for ensuring that all requirements in this guide are complied with, as you are arranging for people to use the hall and must ensure it is safe for them to use.
- Take all reasonable measures to mitigate any potential loss at the hall
- Carry out thorough risk assessments covering every aspect of the hall, all of your activities, and all activities carried out by hirers, and keep a written record of these, updating them as necessary
- Have a hire agreement with all hirers, and keep a written record of these
- Have the property tested for asbestos. If asbestos is present, all hall users and contractors should be made aware of the asbestos. Every measure must be taken to ensure the asbestos is safely contained. If the asbestos is to be removed, you must use a company authorised to carry out this task
- Ensure you have sufficient lighting outside your property to prevent accidents

Fair Presentation of Risk

You must inform your insurer of material changes to the risk, including but not limited to the points below:

- Any claim or potential claim, immediately
- Any accidents or incidents at the hall, whether or not it seems like a claim will be paid, as soon as possible
- Any building or demolition work, before the works begin
- Any unoccupancy which lasts longer than 30 consecutive days
- Significant events, or events which include excluded activities
- You do not need to inform us of anything which you have already told us, unless there is a change

If we can provide any further help or assistance, please don’t hesitate to contact our office by email, phone, or letter.

Allied Westminster VillageGuard insurance policy renewal pack

ecclesiastical

Changes to your policy

What you need to know:

- **Changes have been made** to your VillageGuard insurance policy. The table of changes below explains what these are and the reasons for them.
- **Continuing to insure with us means you accept these changes.**

What you need to do next

- **Read this document** to ensure the cover still meets your needs.
- **Keep this changes to your policy** with your schedule and policy document.
- **Contact Allied Westminster if anything is not correct** or you have any questions.

Summary of changes

General changes: You will notice a new look to your documents. We have updated the pack and the policy document to make the language clearer and easier to understand. We have also taken the opportunity to review the cover and the details of the changes can be found in the table below.

We have built into your policy some endorsements that were previously on your schedule. This includes recent changes relating to theft damage to defibrillators and failure of supply.

New changes: This table shows the difference in cover between old and new.

Cover	Your old policy	Your new policy
General		
Policy voidable General condition	Our policies are governed by the Insurance Act 2015. There was an error under the Policy voidable General condition in respect of our remedies in the event of non-deliberate or non-reckless misrepresentation. The policy confirmed that we could (1) proportionately reduce any claim payment; or (2) impose additional terms on the policy.	We have now corrected our remedies to align with the Insurance Act 2015. Therefore, in the event of non-deliberate or non-reckless misrepresentation, we can apply both remedies.
Territorial exclusion	No specific territorial exclusion.	We now exclude property within the territories of Belarus, Russia or Ukraine.

Cover	Your old policy	Your new policy
Property damage section		
Extension 9 - Loss of oil gas or water. (a) loss of metered water	Cover was not included for accidental discharge from the water or heating system in extention 9 (a) loss of metered water.	We now provide cover for accidental discharge from the water or heating system in extension 9 (a) loss of metered water.
Damage to fences and gates by falling trees	Flood and storm damage to fences and gates by falling trees was excluded.	We now provide cover for flood and storm damage to fences and gates by falling trees.
Removal of debris	Cover included the cost of removing trees from the grounds of the premises, which had fallen as a result of a cause which was not excluded (such as a storm). Cover applied as long as we had accepted a claim for damage to your buildings by the same cause.	We will only pay for the removal of trees where this is necessary to enable repairs to be made to your buildings following insured damage.
Landscaping costs	Not included.	New extension added for damage to landscaped gardens or grounds as a result of damage to property insured, by any cause not otherwise excluded. As an example, a storm blows the roof from your building and the debris from the roof damages your landscaped garden. The limit is £25,000 any one claim.
Property away from the premises extension – Office equipment	We provided cover for your office equipment whilst in your employees' homes. This cover was confirmed via our website.	This cover has now been added to your policy document.
Business interruption section		
Prevention of access – non damage within 1 mile of the premises	This cover was not previously included.	An extension now applies to provide cover where access to your premises is prevented following murder, suicide, rape, road traffic collision, gas or water leak or unlawful occupation at or within 1 mile of your premises. Limit £10,000 in total in the period of insurance.
Food poisoning, defective sanitation, vermin, murder, suicide or trespassing	Cover was previously provided for the prevention of access to or closure of the premises due to ▪ food or drink poisoning; ▪ defective drains or sanitary arrangements; ▪ vermin; and ▪ murder, rape or suicide	In addition, we have added cover for the prevention of access to or closure to the premises due to trespass which could endanger human life or property.

Cover	Your old policy	Your new policy
Liabilities section		
Work outside the geographical limits	Non-manual work was covered, with no geographical limitation.	Cover for non-manual work is still covered with no geographical limitation, provided the Foreign Commonwealth and Development Office have not advised against travel to the country concerned.
Public liability – Limit of liability – terrorist acts	For certain types of premises, if public attendance could exceed 2,500 people, cover for terrorist-related acts was excluded.	Fewer venues are restricted in this way, and the attendance limit for those that are subject to it is increased to 15,000 people.
Legal expenses section		
Specialist Provider	The name of this provider was ‘DAS Legal Expenses Insurance Company Ltd’.	Following rebranding, ‘DAS Legal Expenses Insurance Company Ltd’ has been renamed ‘ARAG Legal Expenses Insurance Company Ltd’.

If you would like this in large print, braille, audio or e-text please call us on **0345 777 3322**. You can also tell us if you would like to always receive literature in another format.

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PD5435 1 09/25

Allied Westminster
(Insurance Services) Ltd

TERMS OF BUSINESS

Applying to General Insurance customers

We recommend that you carefully read these Terms that apply to our appointment by you and the services we will provide together with details of our regulatory and statutory responsibilities.

Company Contact Details

Allied Westminster (Insurance Services) Ltd, Allied House, Holgate Lane, Boston Spa, West Yorkshire LS23 6BN.
Telephone: 01937 845245 Email: insurance@alliedwestminster.com

Allied Westminster (Insurance Services) Ltd is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number (FRN) is 308386. You can check this on the FCA register by visiting the FCA's website www.fca.org.uk or by telephoning the FCA on 0800 1116768.

Our Service

We offer some products from only one insurer and other products from a limited number of providers, which we have selected as offering value for money and quality service. You can ask us for a list of the insurers we offer insurance from.

We will explain the main features of the products and services that we offer you including details of the provider, main details of cover and benefits, any unusual restrictions or exclusions, any significant conditions or obligations and the period of cover. We provide information only and do not therefore make a personal recommendation.

Complaints

It is our intention to provide you with the highest possible level of customer service at all times. However, we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly.
Should you wish to complain you may do so: In writing to the Managing Director, or by telephone on 01937 845245, or by e-mail at insurance@alliedwestminster.com. Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). More information is available on request or on their website. www.financial-ombudsman.org.uk Further details will be supplied at the time of responding to your complaint.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme depending on the type of business and circumstances of the claim, if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at www.fscs.org.uk

Important Information (consumer customers only)

For the avoidance of doubt, a consumer is any natural person who is acting for purposes which are outside his trade or profession. For example: Private individuals acting in personal or other family circumstances, such as a trustee of a family trust. Another example would be personal representatives, including executors, unless they are acting in a professional capacity, such as a solicitor acting as executor.

Under the Consumer Insurance (Disclosure and Representation) Act 2012 it is your duty as a consumer to take reasonable care not to make a misrepresentation to an insurer. A failure by the consumer to comply with the insurers request to confirm or amend particulars previously given is capable of being a misrepresentation for the purpose of this act. It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance. Under the act an insurer has a remedy against a consumer in respect of qualifying misrepresentations in breach of the consumers' duty of reasonable care where the insurer deems the misrepresentation to be deliberate, reckless or careless. This may include the insurer not paying a claim, or the policy being made void or cancelled. **If in doubt about any point in relation to your duty to take reasonable care and subsequent qualifying misrepresentations, please contact us immediately.**

The duty of fair presentation (commercial customers only)

For the avoidance of doubt, a commercial customer is a customer who is not a consumer. This includes but is not restricted to Trustees and/or management committee members of community assets or community projects (for example Village/Community Halls).

Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, or Trustee of a community asset, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. The information you provide should be complete and accurate at the time of arranging your insurance, throughout the life of the policy and when you renew your insurance. It is important that you ensure all statements you make are full and accurate. We recommend that you keep a copy of all correspondence in relation to your insurance.

Please also note that any renewal of insurance will be made with reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise. We also may ask you for more information when relevant.

If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases, this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium. **If in doubt about any point in relation to material circumstances and reasonable search, please contact us immediately.**

The capacity in which we are acting

Sourcing a suitable policy	**We act as your agent**	✓
	We act as an agent of the insurance company	
For both placing the insurance and in the event of a claim, the capacity in which we are acting is dependent on whether we have delegated underwriting and claims administration authority from the insurer.		
Placing the insurance		
For the following product: • ***VillageGuard (Village Hall Insurance)*** **The insurer is specified in your policy documents.**	We act as your agent	
	We act as an agent of the insurance company	✓
For all other insurance products	**We act as your agent**	✓
	We act as an agent of the insurance company	
In the event of a claim		
If the claim is being administered by Allied Westminster. **We administer most claims under £10,000 on the following product:** • ***VillageGuard (Village Hall Insurance)*** **The insurer is specified in your policy documents.** **(We would make it clear if we are administering the claim)**	We act as your agent	
	We act as an agent of the insurance company	✓
All other products, or if the claim is not being administered by Allied Westminster for the product noted above.	**We act as your agent**	✓
	We act as an agent of the insurance company	

Financial Crime

Please be aware that current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross check you against the HM Financial Sanctions List as part of the information gathering process. We are obliged to report to the Serious Organised Crime Agency any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

Consumer Credit Licence

We are authorised and regulated by the Financial Conduct Authority in respect of our current Consumer Credit Licence.

Terms of Payment

Our payment terms are as follows (unless specifically agreed by us in writing to the contrary):

- New policies: immediate payment on or before the inception date of the policy
- Alterations to existing policies: immediate payment on or before the effective date of the change
- Renewals: due in full before the renewal date

If payment is not received from you in accordance with the above terms, we, or your insurer may be forced to cancel or lapse the relevant policy/policies, which could mean that part or all of a claim may not be paid.

When renewal is invited, and the policy is paid by monthly direct debit, we will issue a notice to you to ensure you are not left without cover, the absence of a response to this notice will be deemed as your consent to cover being renewed automatically.

If any direct debit or other payment due in respect of any credit agreement you enter into to pay insurance premiums is not met when presented for payment, you should make other arrangements with us to pay the insurance premiums. If you fail to do so, you acknowledge and agree that we may, at any time after failure to pay insurance premiums, instruct on your behalf the relevant insurer to cancel the insurance and to collect any refund of premiums which may be made by the insurer.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need. Any payment we receive from you will be held on behalf of the provider with whom we arrange your policy as their agent. This means that any payment you make to us will be regarded as having been paid to the provider. This is known as risk transfer.

Where it is possible to pay the premiums by instalments, and you choose so to do, we will use a scheme operated by your insurer, or we may offer you that facility directly from Allied Westminster (Insurance Services) Ltd. In the case of the latter, we will add credit related fees and provide relevant information with an Allied Westminster (Insurance Services) Ltd credit agreement.

By instructing us to place insurance on your behalf you give your informed consent to these Client Money procedures. If there are any matters which you do not understand, or do not accept, you should discuss them with us before proceeding.

Notification of Incidents/Claims

It is essential to notify us immediately of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter or claim received by you must be passed to us immediately. Only by providing prompt notification of incidents can your insurance company take steps to protect your interests.
Your policy summary and/or policy document will provide you with details on who to contact to make a claim.

Cancellation

We will detail your rights to cancel your insurance before it is taken it out. Where you cancel a policy before renewal (and after any cooling off period if applicable) you will be responsible for paying a charge to meet the cost of cover provided and an administration fee of £20. Please see the Refunds section.

Charges/Fees

In addition to the amount charged by insurers we may also make charges to cover the administration of your insurance. Any applicable insurance premium tax will be shown on the documentation we provide to you. These fees are non- refundable, and we will advise you of the actual amount at the time of quotation or renewal. These fees may be subject to change. Where there are changes, we will confirm this clearly and the actual amount will always be disclosed to you before you commit to purchasing the product. As insurance brokers our remuneration may be as a fee agreed with you and/or from commission paid to us by insurers based a percentage of the total annual premium. We may also have an agreement with insurers that if our account with them meets certain pre-agreed volume or profit targets during a defined period then we will receive additional remuneration. Commercial customers are entitled, at any time, to request information regarding any commission which we may have received as a result of placing or renewing your insurance cover. A fee of £10 will be charged for cheques and direct debit requests that are returned unpaid.

Refunds

Where a policy is cancelled before renewal, insurers charge to cover their costs, with the balance refunded to you, subject to no claim having been made. Full details will be available in your policy. In the event of an adjustment giving rise to a return of premium the amount may be refunded or held to credit. Your attention is specifically drawn to the following: - Where you cancel your policy after the expiry of the cooling off period (if applicable) or where you request a mid-term adjustment which results in a refund of premium, we reserve the right to charge you for our time and costs. If an insurer does not issue a refund after cancellation for any reason, we cannot be held responsible.

For certain commercial insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy. This means that no refund will be paid if the policy is cancelled before renewal. We will advise you if this affects you. In view of the cost involved in making changes to your policy we will not apply return premiums of less than £20 as a result of amendments to the policy (similarly we also do not apply additional premiums of less than £20), nor will we refund any overpayment made in error of less than £5.

Solvency of Insurers

We cannot guarantee the solvency of any insurer with which we place business. This means that you may still be liable for any premium due and not be able to recover the premium paid, whether in full or in part, should an insurer become insolvent.

Communications/Documentation

We will issue all documentation to you in a timely manner. Documentation relating to your insurance will confirm the basis of the cover and provide details of the relevant insurers. It is therefore important that the documentation is kept in a safe place, as you may need to refer to it or need it to make a claim. A new policy/policy booklet is not necessarily provided each year, although a duplicate can be provided at any time upon request. You should always check the documentation to ensure all the details are correct and if this is not the case you should contact us immediately.

General

If any provision of these Terms is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms and the remainder of the provision in question will not be affected. These Terms shall be governed by the laws of England and Wales or Scotland and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the relevant court. These Terms supersede all proposals, prior discussions and representations (whether oral or written) between us relating to our appointment as your agent in connection with the arranging and administration of your insurance. These Terms constitute an offer by us to act on your behalf in the arranging and administration of your insurance. In the absence of any specific acceptance communicated to us by you (whether verbal or written) you are deemed to accept our offer to act for you on the basis of these Terms, by conduct, upon your instructing us to arrange, renew or otherwise act for you in connection with insurance matters.

Data Protection Acts 1998 and 2018 and from 25th May 2018 the UK General Data Protection Regulation - Privacy Statement

Allied Westminster understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all and any personal data. Any personal data We do collect will only be used as permitted by law and is collected for the specific purpose of arranging contracts of insurance.

1. **Definitions and Interpretation**

   In this Statement, the following terms shall have the following meanings:

   - "**personal data**" means any and all data that relates to an identifiable person who can be directly or indirectly identified from that data. For the purposes of the UK General Data Protection Regulation (UK GDPR) effective from 25 May 2018 onward, and the Data Protection Acts 1998 and 2018, the Data Controller in relation to any personal data you supply is Allied Westminster (Insurance Services) Ltd. We've updated our privacy notices to reflect the new, and strengthened, rights in relation to your personal data, and the legal grounds for using it under GDPR. The notices are effective from 25 May 2018 onwards.
   - " **We/Us/Our**" means Allied Westminster (Insurance Services) Ltd.

2. **What Does This Statement Cover?**

   We have a number of lawful reasons that mean We can use (or/and 'process') your personal information. Our primary lawful reason is "Legitimate interest" meaning the interest of our business to provide products or services to you:

   - to provide you with insurance: We need this to decide if We can offer insurance to you and if so on what terms, or to fulfil an existing contract by administering your policy, handle any claims and manage renewals,
   - to support legitimate interests that We have as a business: We need this to manage arrangements We have with insurers and reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes marketing, customer analytics, and profiling),
   - to meet any applicable legal or regulatory obligations: We need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims,
   - to carry out other activities that are in the public interest: for example, We may need to use personal information to carry out anti-money laundering checks.

3. **Your Rights**

3.1 As a data subject, you have the following rights under the UK GDPR, which this Statement and Our use of personal data have been designed to uphold, however We may not be able to delete data if there is a legal or regulatory requirement to keep it (please also refer to section 5):

3.1.1 The right to be informed about Our collection and use of personal data;

3.1.2 The right of access to the personal data We hold about you;

3.1.3 The right to rectification if any personal data We hold about you is inaccurate or incomplete (please contact Us using the details in section 8);

3.1.4 The right to be forgotten – i.e. the right to ask Us to delete any personal data We hold about you (We only hold your personal data for a limited time, as explained in section 6 but if you would like Us to delete it sooner, please contact Us using the details in section 8);

3.1.5 The right to restrict (i.e. prevent) the processing of your personal data;

3.1.6 The right to data portability (obtaining a copy of your personal data to re-use with another service or organisation);

3.1.7 The right to object to Us using your personal data for particular purposes;

3.1.8 Rights with respect to automated decision making and profiling.

3.2 If you have any cause for complaint about Our use of your personal data, please contact Us using the details provided in section 8 and We will do Our best to solve the problem for you. If We are unable to help, you also have the right to lodge a complaint with the UK's supervisory authority, the Information Commissioner's Office.

3.3 For further information about your rights, please contact the Information Commissioner's Office or your local Citizens Advice Bureau.

4. What Data Do We Collect?

If you send Us an email, or call Our offices by telephone, We may collect or amend your details, for example your email address or telephone number, and any other information you choose to give Us that We may require in respect of your insurance.

5. How Do We Use Your Data?

5.1 We will act as a **data controller** for the majority of personal data use (in particular, where We determine the manner and purpose of that use for the provision of insurance and related services). We may also act as **data processor** when using data for the ultimate provider (insurer/underwriter) of an insurance product.

5.2 To provide you with a contract of insurance: We need this to decide if We can offer insurance to you and if so on what terms and also to administer your insurance policy, handle or coordinate (or inform insurer of) any claims and manage any renewal.

5.3 To meet any applicable legal or regulatory obligations: We need this to meet compliance requirements with Our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims.

5.4 To carry out other activities that are in the public interest: for example, We may need to use personal information to carry out anti-money laundering checks.

5.5 If you give Us consent to using sensitive personal information (e.g. non- spent criminal convictions), you are free to withdraw this at any time by contacting Us. Please note that if consent to use information is withdrawn We may not be able to continue to provide the policy or process claims and We may need to cancel the policy.

5.6 Of course, you don't have to provide Us with any personal information, but if you don't provide the information We need We may not be able to proceed with your application or any claim you make,

5.7 We mayshare your personal information:

5.7.1 With Insurers who provide services to Us, (either directly or via those acting for the insurer such as loss adjusters or investigators) to help Us administer the products and services We offer;

5.7.2 With regulatory bodies and law enforcement bodies, including the police, e.g. if We are required to do so to comply with a relevant legal or regulatory obligation;

5.7.3 With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;

5.7.4 With reinsurers who provide reinsurance services to Our insurer/underwriter and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third-party service providers, law enforcement and regulatory bodies.

6. How and Where Do We Store Your Data?

6.1 We only keep your personal data for as long as We need to, in order to use it as described, however (in the event that you make a request so to do) We may not be able to delete data if there is a legal or regulatory requirement to keep it.

6.2 The data We hold is stored in the UK.

6.3 Data security is very important to Us, and to protect your data We have taken suitable measures to safeguard and secure any data We hold about you (even if it is only your email address).

7. How Can You Access Your Data?

You have the right to ask for a copy of any of your personal data held by Us (where such data is held). Under the GDPR, We will provide any and all information in response to your request free of charge. Please contact Us for more details at insurance@alliedwestminster.com (please put *GDPR ENQUIRY* on the subject line), or using the contact details on the header of this document.

8. Contacting Us

If you have any questions about this Privacy Statement, please contact Us by email at insurance@alliedwestminster.com (please put *GDPR ENQUIRY* on the subject line), or the contact details on the header of this document. Please ensure that your query is clear, particularly if it is a request for information about the data We hold about you.