

Private & Confidential

Mrs Jan Rousell
Shepherdswell with Coldred Parish Council
Shepherdswell Village Hall
Coxhill
Shepherdswell
Dover
Kent
CT15 7NN
United Kingdom

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

Tel: 01483 462 860

www.ajg.com/uk

4th May 2025

Dear Mrs Rousell,

Insurance Policy: AJG Community Schemes
Client Name: Shepherdswell with Coldred Parish Council
Client Reference Number: 2079469
Policy Number: 8188222
Effective Date: 01/06/2025

Your insurance policy is due for renewal shortly and we have pleasure in enclosing your renewal quotation(s) and documentation. These have been based on your requirements which you disclosed to us previously or in our recent renewal discussions. Our understanding of your requirements are shown in the enclosed documentation.

There are a number of documents enclosed and it is important that you review each of them. Within this letter we have summarised what we consider to be the most important points to assist you. We have directed you to those documents, or parts of documents, which you must read carefully.

Your renewal premium(s) for the forthcoming year are detailed as follows:-

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
AJG Community Schemes	Hiscox Insurance Company Limited	£1,828.24	£219.39	£50.00	£2,097.63
Total		£1,828.24	£219.39	£50.00	£2,097.63

Long Term Agreement Option

In order to ensure rate stability, Shepherdswell with Coldred Parish Council may choose to set up a 3 year binding Long Term Agreement (LTA) with Hiscox Insurance Company Limited, at an LTA premium of £2,097.63. This means Shepherdswell with Coldred Parish Council will commit to keep their policy with Hiscox Insurance Company Limited for the period of the LTA, which will expire 3 years from the original inception date.

In return Hiscox Insurance Company Limited agrees not to increase the annual insurance premium, except for the following reasons:

Ms Jan Rousell
Shepherdswell and Coldred Parish Council
2 The Caravan
Westcourt Lane
Shepherdswell
Dover
Kent
CT15 7PS

Our Ref: 87585716
5th May 2025

Dear Ms Rousell

Our Reference: 87585716
Property Owners Renewal
Renewal Date: 6th June 2025

Thank you for choosing us to arrange your Property Owners insurance for the past year. Your policy with Royal & Sun Alliance Insurance Ltd is due for renewal on 6th June 2025 and we are writing to confirm the renewal terms for the following year.

Your Insurance Requirements

Based on our knowledge of your account, your stated requirements are as follows:

You require a policy, which meets the demands and needs of a property owner who rents, lets or leases the building which they own to others, who wishes to have cover in place to protect their assets and earnings through Property Damage and Loss of Rent Insurance, as well to be indemnified for your legal liabilities as a property owner through Property Owners Liability.

Our Quotation

We are inviting renewal with Royal & Sun Alliance Insurance Ltd at the below cost.

For comparison, we have shown the cost of cover at the start of last year. If you made any mid-term changes that resulted in a premium change, we've also shown what the annual cost would have been for that cover, at last year's rates.

	Cover at Start of Last Year	Renewal Quote
Premium	£1,384.24	£1,285.42
Insurance Premium Tax	£166.11	£154.25
Total	£1,550.35	£1,439.67

The premiums shown are based on the information you have given us to date. Please read the section in this letter "Your Duty to make a 'fair presentation' of the risk".

1 Eastbrook Place
Dover
Kent
CT16 1RP

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Gary Wainisley trading as Coversure Insurance Services (Dover) is authorised and regulated by the Financial Conduct Authority, reference 562496.
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