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Allied Westminster

(Insurance Services) Ltd

Allied House
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LS23 6BN

INSURANCE RENEWAL RECEIPT

Our Reference:	BS69360
Policy Number:	VH 88/0047440/BS69360

Melvich Community SCIO

C/o Mr Robert Kerr
Seaview
108 Porskerra
Melvich
Thurso
Caithness
KW14 7YL

22 September 2022

Insured:	Melvich Community SCIO
Product:	VILLAGEGUARD (VILLAGE HALL INSURANCE) RENEWAL

Dear Mr Kerr,

Thank you for renewing your insurance policy with Allied Westminster, and we hope to continue providing whatever insurance services you may require over the coming years.

We aim to deliver excellent service to our customers at all times, therefore it is important for us to know what we're doing well and where there is room for improvement. Please let us know if you are happy with the service we have provided and/or if there is any area you think we could improve. You can call, e-mail or write to us.

We confirm receipt of and thank you for your payment of £312.67, representing the full annual premium, direct to our bank account.

Please find enclosed your Certificate of Employers' Liability insurance.

We currently have David Hodge, Debbie Smith and Trudy Perry noted as additional contacts on our systems. If any of these are no longer relevant contacts and / or if we should have a record of any additional people on our systems, please contact us with details.

In the unfortunate event of you having to make a claim, then our personnel will be pleased to provide assistance, simply telephone or write to us.

Please keep your documents in a safe location for future reference. Should you have any queries, or would like further information, please do not hesitate to contact us.

Yours sincerely,

Kerry Garrity

Customer Care Assistant

HOW TO ENSURE YOUR INSURANCE CLAIMS ARE PAID IN FULL

We always stress the importance of careful consideration when we ask about the value of the sums insured.

AN EXAMPLE OF WHY THIS IS IMPORTANT

After making a claim, Trustees from a Village Hall found out they were almost 50% underinsured. They kindly asked us to relay their story in hope that others will give greater consideration to their sums insured. In their case the underinsurance was in respect of contents, and they will have to find over £13,000 to cover the shortfall as the insurer will not pay the claim in full.

Any insurance policy is a legal contract between insurer and insured. The insured must comply with the terms of the contract, otherwise the insurer will NOT pay a claim in full, may not pay at all, and trustees may even be personally liable for some or all the costs.

As an insurance broker, Allied Westminster is determined to ensure that none of our clients suffer from claims shortfalls. With decades of experience, we have compiled a 15-point priority list of the most important checks from an insurance point of view for Village Halls.

1. Have the buildings sum insured checked at least every five years by a qualified surveyor and keep the survey report. This is to ensure that the property is insured correctly. Underinsurance is the most costly problem, on the other hand over insurance is simply a waste of Your charity funds.
2. Have your contents inventory updated on a regular basis to ensure that your contents insurance cover is adequate. Keep all receipts, invoices and written records of gifts. Take photographs of the hall and contents.
3. Make sure that you insure ALL you are responsible for, (examples of missed items: outbuildings, storage containers, playground equipment, war memorials, car parks, walls, playing fields, marquees, items belonging to others kept in trust, high value items not specified).
4. Read and understand ALL your policy terms and conditions – pay particular attention to ALL Endorsements and/or warranties such as minimum security conditions, requirements for roof or playground equipment inspections etc. If You don't comply with them, the insurer will decline whole or part of the claim. Ensure that You understand ALL exclusions and policy conditions.
5. Have the electrics checked at least every five years and correct any faults immediately, and have all Your electrical appliances PAT tested regularly.
6. Have the property tested for asbestos, you have a duty to know if there is asbestos in the property. If you have asbestos, ensure that all trustees and tenants are aware of this fact. All contractors should be made aware of any asbestos before they carry out work on the property. Removal of asbestos must only be carried out by companies authorised to remove it. Your insurance does not cover removal of asbestos unless it is needed following damage due to an insured cause and is not otherwise excluded. Damage caused by contractors is not covered.
7. Carry out and record Risk Assessment at least annually.
8. Keep the property in a good state of repair and inform the insurer of any issues. Have the roofs checked at least every five years by a roofer and keep written records of the checks, especially if any part of the roof is flat. Have the gutters cleaned on an annual basis.
9. Always inform the insurer BEFORE any construction or demolition work takes place at the hall or if the hall is not used for more than 30 days.
10. Ensure that the outside lighting is adequate and working. Remember that You are responsible for the outside and most liability claims are result of trips and slips outside the hall due to poor lighting or lack of maintenance of paths, walkways, and steps.
11. Inform the insurer of any claims or possible claims immediately.
12. Check your Accident Book at least monthly and inform Your Insurer/broker of ALL accidents reported/known to You immediately.
13. Have written Hire Agreements with all hirers.
14. Never admit liability to any third party or try to deal with it Yourself before you inform Your Insurer.
15. Ensure that all trustees/committee members know who the insurer/broker is and who to contact in case of claim/emergency/important information.



Treating Customers Fairly

Treating Customers Fairly (TCF) is a core principle of our company and the way we conduct our business. We are constantly striving to improve our service and develop new and innovative ways to communicate our services and new product information to you.

- ▲ Central to our Treating Customers Fairly ethos is our commitment to providing clear and concise information, free of “jargon”.
- ▲ You can be confident that you are dealing with a firm which holds the fair treatment of our customers as central to our corporate culture.
- ▲ Products and services marketed and sold by Allied Westminster are designed to meet the individual needs of our customers.
- ▲ Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale, in timely fashion.
- ▲ Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.
- ▲ Customers are provided with products that perform as we have led you to expect, and that the associated service is of an acceptable standard, and is as you have been led to expect.
- ▲ Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.
- ▲ We will ensure that any complaints or grievances are handled in a sympathetic positive and professional manner.

Your Feedback

Your feedback is important to us. We want to know whether your experience of us lives up to your expectations.

If you have any feedback, good or bad, let us know because your views are vital to helping us improve our services to you in the future.



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Master Policy Number : 100723922BDN
Policy Number : VH 88/0047440/BS69360

Name of Policyholder : Melvich Community SCIO

Date of Commencement of Insurance : 23 September 2022

Date of Expiry of Insurance : 22 September 2023

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
 2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

A handwritten signature in black ink, appearing to read "Adam Winslow", is written over a light blue horizontal line.

Authorised Signatory
Adam Winslow
CEO, UK & Ireland General Insurance

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you

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and the Prudential Regulation Authority.