

## New Council Insurance Provider

The following RECOMMENDATION was AGREED unanimously by all five Cllrs via email.

Attached at Appendix A is the Summary of Insurance Cover notified by BHIB insurance brokers for the cover provided by AVIVA Insurance Ltd.

Chris Pottinger,  
Clerk, Hannington Parish Council  
18<sup>th</sup> November 2017

---

**From:** Chris Pottinger [mailto:chrispottinger@live.co.uk]  
**Sent:** 16 November 2017 16:33  
**To:** Cllr Simon Taylor; Cllr Janusz Hertz; Cllr Robert Finlayson; Cllr Oliver Larminie; Cllr Clare Kinnear  
**Subject:** URGENT IMPORTANT: HPC Insurance Cover wef 9th December 2017

Dear Cllrs,

I have today received the Insurance Renewal Proposals from BHIB Insurance Brokers. You will recall that our previous brokers sent notification they were withdrawing from the market.

**The renewal date is 9th December. The Parish Council is due to meet on Tuesday 12th December. I therefore require a DECISION via email.**

### RECOMMENDATION:

The Parish Council accepts the Insurance Renewal proposal from BHIB Insurance Brokers for cover with effect from 9th December 2017 at a premium cost of £244.43 including IPT at 12% and broker fee. The premium quoted includes a 5% discount for a three year Long Term Agreement. Approval to this recommendation authorises the Clerk to draw a cheque for £244.43 prior to the Council meeting on 12th December 2017

---

### BACKGROUND

The cover letter from BHIB states, "*Your policy (new proposal) continues to provide the same level of cover as before... The following cover enhancements have been provided from this year's renewal date, at no extra charge: Clerk Absence cover (death etc NOT resignation!), Tree Felling and Lopping cover, and Fly Tipping cover (this could be useful).*"

**The premium 2017-18 is £244.43** incl Insurance Premium Tax at 12% and broker fee.

**The premium for the current year 2016-17 is £235.28** incl IPT at 10% and broker fee. The IPT is set by Government(?).

Hannington Parish Council 12 December 2017: Agenda 12.c New Council Insurance Provider

The premium at £244.43 includes a (three year) **Long Term Agreement** i.e. 'on the same rates as those used for this insurance policy'.

Insurance cover is to be provided by **Aviva Insurance Ltd.** I have asked BHIB to send me electronic copies of the proposal and supporting papers. If you wish to see them, please let me know. If/when agreed by Council, I will post the Insurance Schedule on the Hannington Parish Council website

I have NOT gone to the 'market', and so do not have an alternative/competitive offer to put to you.

2014-15: Premium £572.06

2015-16: Premium £234.11 (on renewal).

2016-17: Premium £235.28

**2017-18: Premium £244.43 (new insurers... proposal). On being informed there would be a new insurer the Clerk included an amount of £450 in the Budget 2017-18.**

Chris Pottinger,

Clerk, Hannington Parish Council