



Sports Insure
AON
Trueman House
Capitol Park
Leeds
LS27 0TS

Tel no: 0161 687 2440
www.sports-insure.co.uk

Sheet and Tilmore Allotment Association
161 Borough Road
Petersfield
Hampshire
GU32 3LP

Our Reference: 58699164

7th December 2022

Dear Ms Bazley

Property Damage Renewal - Policy No. 080X8156725

Thank you for placing your Property Damage insurance with Sports Insure for the past year. Your existing policy is due for renewal on 1st February 2023.

Please find enclosed the details of your renewal invitation for the forthcoming year. We have based your renewal on the information which you previously provided to us. If any of this information has changed, it is important that you let us know as soon as possible before your renewal date, so that we can ensure you have the level of cover you need. Any inaccurate or missing information could affect cover in the event of a claim

Based on this information and our knowledge of the market, we recommend that you renew cover with NFU Mutual & Avon Group at the below cost:

The cost of cover at the start of last year is also shown for comparison.

	Cover at Start of Last Year (£)	Renewal Quote (£)
Premium	62.50	62.50
Insurance Premium Tax	7.50	7.50
Policy Administration Fee	0.00	0.00
Total (£)	70.00	70.00

Please note that the premiums shown are based on the information given at the time of the quotation and you are reminded of the need to disclose any material fact which may influence an Insurer's decision to provide a quotation or the terms and conditions that are currently being offered. If you are in any doubt as to whether you should disclose an item then please contact me immediately to discuss further. If the information you give on the proposal is different from that given at the time of the quotation then the premium and terms provided may change.

We arrange the insurance with the insurer on your behalf. We receive commission from the insurer which is a percentage of the total annual premium. We may also a charge a policy administration fee and will highlight to you clearly when this is applicable.

Full details of the remuneration can be requested by you at any time.

Your Requirements and the basis of our recommendation is as follows:

Property insurance cover for RHS Affiliated Societies, Britain in Bloom, It's your Neighbourhood and other Community Gardening Groups.

Loss or damage to property owned or loaned to the policyholder.

Covers Recommended

Sports Insure can provide additional covers to protect the Society and its members. Details can be obtained from the RHS membership Information Portal- Optional Additional Covers include: -

Trustees Legal Expenses Insurance
 Event Cancellation
 Travel and Personal Accident Cover for your members

The Capacity in Which We Are Acting

		Combined Liability
Sourcing a Suitable Policy	We act as your agent	✓
	We act as an agent of the insurer	
	We act as both your agent & agent of the insurer	
Placing the Insurance	We act as your agent	✓
	We act as an agent of the insurer	
	We act as both your agent & agent of the insurer	
In The Event of a Claim	We act as your agent	✓
	We act as an agent of the insurer	
	We act as both your agent & agent of the insurer	

Attachments

- Our Terms of Business Agreement
- Further Information Regarding The Insurance Act 2015
- 2023 Policy Schedule
- Policy Wording can be viewed via the RHS membership information portal

You must familiarise yourself with all applicable excesses, terms and conditions applicable to your policy. The pertinent conditions applicable to your policy can be found on your policy schedule. Within the policy wording are claims conditions and requirements including details of how to proceed with a potential claim and timeframes within which claims must be notified to insurers. Please ensure that you understand the conditions in place and contact us immediately if you have any queries. This is especially important as any failure to comply with any warranties or conditions within your policy could result in any claim not being paid in part or in full or and your policy being cancelled as if it never existed.

Full details of wordings and definitions applicable to your policy can be found within your full policy

documentation.

Whilst the enclosed papers have been checked for accuracy, I would ask that you consult your policy schedule and ensure that this is entirely agreeable with your requirements. Should any amendments be necessary please contact us at your earliest convenience.

Insurance Premium Tax

Most premiums are subject to premium taxes at the applicable country rate for that specific class. Insurance Premium Tax (IPT) in the United Kingdom (i.e. Great Britain and Northern Ireland) is currently 12%.

Renewal Instructions & Payment Terms

We have included the 2023 Policy Schedule. Once we have received your payment cover will be in place for the 12 months commencing the 1st February 2023. You will NOT receive any further documentation.

Payment in Full

The **2023** premium must be paid in full by the 1st February 2023 to ensure that your cover is renewed.

Go Online to pay

You can pay the full amount online with your debit or credit card using our online payment portal, which is available 24/7.

Just go to <https://aonclientportal.acturis.com> where you will be asked to login using account credentials. Once you login, any outstanding payments can be found on your My Account page along with the option to pay online.

Payment by BACS

Payment can be made by BACS noting your name/contact reference 58699164 to the below account:

Sort Code: 30-00-05

Account Number: 01100231

Payment by Cheque

If payment by cheque is your only option, then please contact us in order that we can provide you with our invoice and cheque payment instructions.

The Insurance Act 2015

This is a major reform of insurance law in respect of commercial insurance effective from 12th August 2016. It includes Policyholders' obligations to make a fair presentation to Underwriters and provides remedies for failure to comply with this requirement. The remedies allow for a proportionate reduction in a claim settlement. Some Insurers may opt not to apply the negative consequences of the Act, please discuss this further with your Aon representative.

Disclosure of Material Information

It is your responsibility to provide complete and accurate information when taking out your insurance policy, throughout the life of the policy and when you renew your policy. It is important that all statements you provide on any proposal form, claim form or other documentation are comprehensive and accurate. If you are in any doubt whether any information has any relevance, then you should disclose it.

Please note that if you fail to disclose any material information (as soon as that information becomes available and in advance wherever possible) or changes to circumstances to insurers, this could invalidate your insurance cover and could result in non payment in part or all of a claim and/or, additional terms and conditions being imposed on your policy dependent on the details of any misrepresentation.

Material facts and information are those an Insurer would regard as likely to influence the acceptance and assessment of your insurance policy. If you are in doubt whether a fact is material you should disclose it. Your duty is not limited to adverse features and extends to matters of which you ought to be aware in the ordinary course of your business. When considering material information, you must consider if any person(s) nominated to arrange insurance cover(s) on behalf of your business are in receipt of all relevant and applicable knowledge, or in a position to conduct a reasonable search of such information, so that a fair presentation of the cover required may be submitted to Sports Insure and ultimately your insurer(s). A reasonable search may contain but is not limited to; consultation with any third party providers or any consultants used as well as communication with all key members of an organisation; to ascertain any information that could be relevant to the underwriting of a policy.

Examples of material information and questions you may need to consider are listed below. Please note these are indicative and is not an exhaustive list:

- Being declared as bankrupt or participating in an Individual Voluntary arrangement;
- Previous claims or incidents whether they have been submitted as a claim or not;
- Any caution, charge or criminal conviction of a criminal offence for you or any director or business partner;
- Other policies which may exist covering part or all of the same risk;
- Motoring convictions or disqualifications for all directors, business partners or drivers of company vehicles for motor insurance applications;
- Declinature of cover by other insurers or having special terms imposed;
- Changes to business activities;
- Changes to security measures when connected to response mechanisms.
- Is there anything special or unusual about your risk compared to a similar business that should be flagged to your insurer?
- Do any Partners, Senior Management or colleagues have a responsibility which means they hold pertinent information an insurer needs?
- Do you allow enough time to assess and gather information for renewals from key staff and any third parties and regularly update this information?

Sums Insured and Under-Insurance

All property and business interruption sums insured or financial estimates must be adequate to cover the values at risk should a claim be necessary. They should coincide with the details of the policy regarding basis of cover or terms of settlement at loss. It is therefore important that sums insured and estimates are reviewed regularly to incorporate rising rebuilding and replacement costs. To avoid being

underinsured you should also make an allowance for Value Added Tax (VAT) within your sums insured, depending on the VAT status of your company.

Being underinsured can have serious consequences in the event of a claim as insurers will reduce the settlement proportionately with the amount underinsured. For example; Sums insured are £50,000 however the insurer assesses the actual value at £100,000 with the claim value being £30,000. The settlement would be reduced by actual sums insured divided by the actual value, thus the settlement would be reduced to £15,000. Please let us know if you wish to increase any of the sums insured, however, we would remind you that we are not professional valuers and are unable to calculate sums insured. If you have any difficulty calculating sums insured, we can obtain the details of professional valuers, and we would always recommend that such a valuation is obtained. It is your responsibility to ensure that insured values are adequate at all times.

How Do I make A Complaint?

We hope that you will be very happy with the service provided. However, if for any reason you are not happy with it, we would like to hear from you. Any complaint you may have should in the first instance be addressed to your usual Aon contact.

If your complaint is about Aon's service we will investigate the matter and reply to you. If the complaint relates to your Insurer's service we will liaise with them and ensure your complaint is dealt with.

The Insurers and Aon UK Limited are covered by the Financial Ombudsman Service. If you are dissatisfied with our or your Insurer's final response you may approach the Financial Ombudsman Service whose contact details are Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9GE; telephone **0800 0234 567**. Their website is www.financial-ombudsman.org.uk. Referral to this independent body will not affect your right to take legal action.

How to Claim

Notify your Aon UK Limited contact as soon as you are aware of a loss or possible claim. Notify the Police or similar appropriate authority following break-in, loss of stolen property, riot etc.

Pass on any third party communication to Aon UK Limited IMMEDIATELY and UNANSWERED.

Report ANY accidents which could result in a claim particularly if it concerns a liability insurance e.g. employer's liability, public and products liability and motor insurance.

NEVER admit liability or make an offer to make a payment to third parties for accidents.

If you are in any doubt please telephone us as we are anxious to ensure that your claims are settled as quickly as possible and to your maximum benefit.

When making a claim it is your duty to disclose all material information to Underwriters. Failure to disclose could prejudice your rights to recover the claim.

I trust you find the above and attached to be in order. However, should you have any queries please do not hesitate to contact me. Please advise us if you would like to receive communications from us by post or electronically in the future.

Yours sincerely,

Royal Horticultural Society Insurance Scheme via Sports Insure | Aon

Direct Line: 0161 687 2440

<mailto:rhsgroups@sports-insure.co.uk>

<https://www.sports-insure.co.uk/client/rhs/home/>