

WEST NORTHUMBERLAND COMMUNITY BUILDINGS CONSORTIUM

GUIDE TO THE INSURANCE DEALS NEGOTIATED FOR MEMBERS

1 Foreword for Members

On behalf of its Members, the Consortium has negotiated discounts and other benefits with four companies that sell insurance for the buildings and contents of Village Halls and other similar Community Buildings. This document gives details of the companies, the discounts offered and the procedure for obtaining quotations.

To benefit from the deals on offer, Members should obtain quotations from more than one of the companies listed to ensure that you have a comparison on price. Make sure the companies know that you are a member of the Consortium to be given the discount. Members will need to ensure that the quotations obtained are comparative in terms of the risks that they cover.

Members are responsible for submitting the correct details of their requirements to the Insurance Companies. They are also responsible for evaluating the quotations and the acceptance of any quotation.

It must be stressed that the Consortium is not offering financial advice or guidance in the selection of a company for the insurance needs of your Hall or Community Building. The Consortium does not favour or recommend any particular company. Set out below is the results of negotiations with three firms but there may be others in the market that you could deal with and possibly achieve a better package. It is the responsibility of each member to obtain quotations and to enter into a contract with their chosen company.

A suggested procedure for obtaining quotations is set out at Section 4 below.

If you have any queries on the procedure please contact Adrian Hinchcliffe on 01665 572888 or adrian.hinchcliffe@btopenworld.com.

2 The Companies

The Insurance Companies that have offered discounts to members in return for their insurance business are as follows (in alphabetical order):

Insurance Company	Underwriter
Allied Westminster (Insurance Services) Ltd Allied House, Holgate Lane, Boston Spa. LS23 6BN	Aviva
AON, Insurance House, 125/129 Vaughan Way, Leicester. LE1 4SB	Allianz
Norris and Fisher Insurance Brokers Ltd 34a Hiltingbury Road, Chandlers Ford, Eastleigh, Hampshire. SO53 5SS	Ansvar
Insure Your Village Hall 18A Drake Crescent, Chippenham, Wiltshire SN14 0XH	ProSight

3 The Deals on Offer

Company	Offer to Members of the Consortium
Allied Westminster	<ul style="list-style-type: none"> • 7% discount for members of the Consortium • Additional discounts for holding the Hallmark Standard • Additional discounts for a three year commitment.
AON,	<ul style="list-style-type: none"> • A discount of at least 10% from the next renewal premium for members already insured through our Village Hall Insurance Scheme. • A discount of at least 10% from the renewal premium offered by any other Insurer for a similar village hall package policy. • A three year long term undertaking under which the insurer, in return for an undertaking to renew for three years, undertakes not to increase rates provided the claims ratio does not exceed a pre-determined level; to be agreed with Insurers but usually 65%. This would be available to both existing and new policy holders.
Norris and Fisher.	<ul style="list-style-type: none"> • Minimum of 5% discount. • Option of a further 15% for a three year undertaking subject to conditions. • Possible additional discount if member obtains a lower premium for a comparable quotation, which can be evidenced.
Insure Your Village Hall	<ul style="list-style-type: none"> • 10% premium discount for members of the Consortium for the duration of their policy • Additional discounts of up to 15% for those achieving Hallmark accreditation • Additional 5% discount for those entering a three year long term undertaking • No claims discounts

4 Procedure for Obtaining a Quotation

- (a) **Start Early.** It is recommended that Members start off the process of obtaining quotations at least five weeks before the date on which your existing insurance is due to expire.
- (b) **Be clear on what you wish to insure** ie. buildings, contents, public liability, employers liability, stocks, loss of revenue, legal expenses, loss of rent etc. etc.
- (c) **Decide upon the companies that you are to obtain a quotation from.** It may be worth contacting all three, but this decision is yours.
- (d) **Contact the selected companies to obtain a quotation.** They will require you to complete an application form. The arrangements for this differ from company to company and are set out below.

Allied Westminster (Insurance Services) Ltd	
Contact	Any member of the Village Halls Insurance Team.
Address	Allied House, Holgate Lane, Boston Spa. LS23 6BN
1	To Request an Application Form for a Quotation or down load from the web site <ul style="list-style-type: none"> ▪ By Telephone – 01937 845245 ▪ Web Site – www.villageguard.com ▪ Email insurance@alliedwestminster.com ▪ State that you are a member of the Consortium
2	Completion of the Application Form <ul style="list-style-type: none"> ▪ Complete the Application Form and send it back to Allied Westminster at the address shown above. ▪ Applications can be completed on-line. ▪ State on the Application Form that you are a member of the Consortium
3	Queries on the Application Form <ul style="list-style-type: none"> ▪ If there are any queries on the completed Application Form Allied Westminster will contact you.
4	Receiving the Quotation <ul style="list-style-type: none"> ▪ Allied Westminster will send you a quotation by post. ▪ Ensure that the quotations you obtain are on a like for like basis. ▪ Query with each company any aspects of the quote that you do not understand. ▪ Select the best quotation for your Hall or Community Building. ▪ Enter into verbal negotiations as necessary.
5	Going On Cover <ul style="list-style-type: none"> ▪ Accept Quotation – send by post, fax, email or telephone.

AON UK Ltd	
Contact	Any member of the Village Halls Insurance Team.
Address	Mercury Place, 11 St George Street, Leicester. LE1 1DR
1	To Request an Application Form for a Quotation <ul style="list-style-type: none"> ▪ By Telephone – 0333 2223547 ▪ By Email - villagehalls@aon.co.uk ▪ Web Site -https://www.securepgp.aon.co.uk/securepgp/village-hall-proposal-form.aspx ▪ State that you are a member of the Consortium
2	Completion of the Application Form <ul style="list-style-type: none"> ▪ Complete the Application Form and send it back to AON ▪ State on the Application Form that you are a member of the Consortium
3	Queries on the Application Form <ul style="list-style-type: none"> ▪ If there are any queries on the completed Application Form AON will contact you.
4	Receiving the Quotation <ul style="list-style-type: none"> ▪ AON will send you a quotation by post. ▪ Ensure that the quotations you obtain are on a like for like basis. ▪ Query with each company any aspects of the quote that you do not understand. ▪ Select the best quotation for your Hall or Community Building. ▪ Enter into verbal negotiations as necessary.
5	Going On Cover <ul style="list-style-type: none"> ▪ Accept the quotation – send by post, fax, telephone or email.

Norris and Fisher (Insurance Brokers) Ltd	
Contact Village Halls Insurance Team Address 34a Hiltingbury Road, Chandlers Ford, Eastleigh, Hampshire. SO53 5SS	
1	<p>To request an Application Form for a quotation</p> <ul style="list-style-type: none"> ▪ By telephone – 02380 269009 ▪ By Fax – 02380 261525 ▪ By Email contact@norrisandfisher.com ▪ Download on line via web-site - www.villagehallinsurance.co.uk ▪ State that you are a member of the Consortium.
2	<p>Completing the Application Form</p> <ul style="list-style-type: none"> ▪ By Post – To the address given above ▪ By fax – 01794 519111 ▪ On Line – through the web-site. Complete and submit. ▪ State on the Application Form that you are a member of the Consortium (insert at end of form under further details)
3	<p>Queries on the Application Form</p> <ul style="list-style-type: none"> ▪ If there are any queries on the Application Form Norris and Fisher will contact you for discussion and clarification.
4	<p>Receiving the Quotation</p> <ul style="list-style-type: none"> ▪ A quotation will be emailed to you. Advance information by telephone if urgent and requested. The quotation will also be accompanied by a statement of fact so you can check the information you provided. ▪ Ensure that the quotations you obtain are on a like for like basis. ▪ Query with each company any aspects of the quote that you do not understand. ▪ Select the best quotation for your Hall or Community Building. ▪ Enter into verbal negotiations as necessary.
5	<p>Going On Cover</p> <ul style="list-style-type: none"> • Accept the quotation – send by post, telephone or email.

Insure Your Village Hall	
Contact Ed Huston Address - 18A Drake Crescent, Chippenham, Wiltshire SN14 0XH	
1	<p>To Request an Application Form for a Quotation or down load from the web site or complete the online quote form</p> <ul style="list-style-type: none"> ▪ By Telephone – 0330 123 5990 ▪ Web Site – www.insureyourvillagehall.co.uk ▪ Email enquiry@insureyourvillagehall.co.uk ▪ State that you are a member of the Consortium
2	<p>Completion of the Application Form</p> <ul style="list-style-type: none"> ▪ Complete the Application Form and send it back to Insure Your Village Hall by email or by post ▪ State on the Application Form that you are a member of the Consortium
3	<p>Queries on the Application Form</p> <ul style="list-style-type: none"> ▪ If there are any queries on the completed Application Form Insure Your Village Hall will contact you.
4	<p>Receiving the Quotation</p> <ul style="list-style-type: none"> ▪ Insure Your Village Hall will send you a quotation by email. ▪ Ensure that the quotations you obtain are on a like for like basis. ▪ Query with each company any aspects of the quote that you do not understand. ▪ Select the best quotation for your Hall or Community Building. ▪ Enter into verbal or email negotiations as necessary.
5	<p>Going On Cover</p> <ul style="list-style-type: none"> ▪ Accept the quotation – send by post, telephone, text or email.

5 The Insured Value of Buildings

It is essential to have your village hall or community building insured for an accurate value of what it would cost for re-building. Many management committees have not had their halls or community buildings re-valued for many years and they are exposed to the possibility of under insurance. If a claim is made and the Insurer finds that there is underinsurance, it can result in the claim not being fully met. This can result in the Trustees becoming personally liable for any deficit.

To avoid under-insurance the three companies listed above have introduced or are considering the introduction of their own arrangements for a village hall or a community building to be valued for re-building. The schemes on offer are subsidised. The offer is as follows:

Company	Scheme for the valuation of Village Halls or Community Buildings
<p>Allied Westminster</p>	<p>Allied Westminster has put together an <u>easy-to-use online service for VillageGuard clients</u> whereby Aviva nominated chartered surveyors will provide a Property Rebuild Cost Evaluation with no site visit. Because thousands of Village Halls are insured through VillageGuard, Allied Westminster and Aviva bring you the entire solution for only £100+VAT – a fraction of the cost of a full survey. Please note that Allied Westminster does not keep ANY part of the Evaluation fee, the entire objective is an accurate and meaningful cover for Village Halls, to protect the Trustees from any liabilities related to potential underinsurance.</p> <p>The Evaluation Module sits inside a Customer Login area. There are simple personalised forms together with an inbuilt messaging system, the ability to store and share photos, not least submit as many photos as possible to best present the property visually for the Evaluation. The system is powerful, comprehensive, and most importantly designed to keep things simple and in one place.</p> <p>Further benefits on acceptance of the online Property Rebuild Cost Evaluation, are that Aviva have agreed to remove the condition of average from the policy for 5 years (from date of evaluation) AND also give 25% FREE additional buildings cover to increase protection in case of total loss.</p> <ul style="list-style-type: none"> • If the Evaluation shows a lower rebuild cost than the current sum insured, Allied Westminster will arrange a pro-rata refund of premiums from the date of Evaluation. However, the sum insured may still increase as you will benefit from the additional 25% free cover and removal of the condition of average. • If the Evaluation shows a higher rebuild cost, Allied Westminster will provide details of the additional premium needed to increase the sum insured and give clients 7 days to pay. Once payment is received a new policy schedule will be issued showing the increased sum insured, including the 25% free cover and removal of condition of average. • After the evaluation, if clients decide to remain underinsured they should be aware that any future claims may not be paid in full, as the condition of average clause will remain on the policy. Something this whole exercise aims to avoid. <p>In effect trustees don't have to worry about buildings underinsurance for 5 years, at a cost equivalent of only £24 per year with VillageGuard.</p>
<p>AON</p>	<p>Looking for a cost effective solution to providing a building valuation service as part of their offer.</p>
<p>Norris and Fisher</p>	<p>Clients can obtain a rebuilding valuation at a cost of £168. The Insurer then guarantees there will be no deductions from a claim for under-insurance. The valuation service is also available to those who are not clients of Norris and Fisher at a cost of £300. If insurance is subsequently arranged with Norris and Fisher they will refund £100 of the charge.</p>

Insure Your Village Hall	<p>Insure Your Village Hall will provide a FREE buildings insurance valuation for policyholders who enter a 3 year long term undertaking.</p> <p>We will arrange a convenient time and date to visit the hall so that we can capture all of the relevant information to enable our nominated surveyors to prepare your Fire Insurance Reinstatement Assessment (FIRA).</p> <p>The FIRA will be emailed to you and will enable you to check whether you are insured for the correct amount.</p> <p>If you need to amend your sum insured:</p> <ol style="list-style-type: none">1. the sum insured on the policy will be adjusted to the correct figure2. if the difference is +/- £25,000 no adjustment to the premium will be made3. if the difference is in excess of +/- £25,000, you will be required to pay the appropriate additional premium or be sent the appropriate return premium by us. <p>The average clause in the policy will not apply to buildings if a valuation has been completed and the sum insured amended in accordance with the recommendation contained in the FIRA.</p> <p>If you enter into a new 3 year long term undertaking at the expiry of the original, you will be entitled to another FREE valuation.</p>
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Issue 3 08.09.16