* Re:         Insurance Renewal

We write to advise that the above policy falls due for renewal on **1st September 2017** and attach the renewal quotation for your consideration along with the Statement of Fact.

Should you choose to proceed the Insurers will change, with the Liability being via XL Catlin (as the old RSA scheme is no longer available) and the Personal Accident via Neon Lloyds syndicate. The rates are similar to last year. The only difference being the UK government has increased insurance premium tax from 9.5% to 12%.

Please note one change to last year, if we are to proceed the Liability Insurer (XL Catlin) will add the following exclusion to your policy;
**Excluding any lifts, throws or acrobatic activities.**
Please let me know if this is an issue.

Although we have taken every care to ensure that the details of the quotation meets with your Demands and Needs we would ask you to read the attached documents  to ensure that you are familiar with the full extent of cover provided and that the information is accurate and precisely meets with your  insurance requirements. If any amendment is necessary, or should you not understand any point, then please contact us immediately.

The quotation is subject to the attached Statement of Fact. Please check this document carefully and let me know of any amendments/errors so we can notify the Insurer. Failure to do so may invalidate your policy coverage in the event of a claim. At this stage you are reminded of your duty to provide a fair presentation of your risk to insurers. The duty of disclosure exists throughout the currency of your policy and again you are reminded of your obligation to disclose any changes to the material information given at the inception of this insurance.  It is imperative that the information provided remains both full and accurate throughout the currency of the policy. Please advise if you require any amendments to the limits or cover under the policy.

Premium is rated on;

* + Number of Troupes
	+ Number of Members
	+ Activities
	+ Covers required
	+ Claims Experience

Please advise any amendments and we’ll requote. Do we need to quote for Employers Liability Insurance this year?

As you will appreciate, all insurance policies contain conditions, exclusions and conditions precedent to liability. As such, we cannot stress too highly the importance of you being familiar with the obligations being imposed upon you by the terms of this policy and the limitations of its scope. Similarly, should there be any alteration to the information disclosed within your initial declaration, or if you become aware of any claim or circumstance that may give rise to a claim, you must notify us immediately.

The Professional Indemnity Section of the policy is written on a Claims Made basis. This means that the policy covers claims first made against your Company during the policy period. It also covers incidents that you become aware of during the policy period, that could give rise to a claim in the future and that have been reported to Insurers. After the policy has expired no claims can be made on this section of cover for events happening during the policy period, but not reported to Insurers. It is therefore essential that Insurers are notified of any potential claim immediately or at the very least prior to the end of the policy period.

St Benedicts Ltd is regulated by the Financial Conduct Authority under number 307673, to transact non-investment insurance contracts. Our Terms of Business is attached for your reference.

We are very keen to continue to provide the Sports Insurance for UKFM and look forward to hearing from you.