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| Christ's College Boat Club C/o ShenZen Newman - Treasurer Christ's College St Andrew's Street Cambridge CB2 3BU | Our Ref: 2979381  Elite Rowing Policy  Policy Ref: NG1029 |
|  | 19 November 2019 |

Dear ShenZen

This policy is due for renewal shortly and following the introduction of the Insurance Act 2015 a full review is required of the cover provided and any change in circumstances to ensure this policy remains adequate for your requirements.

I have enclosed the Insurance Act Customer Information document to further explain the changes this act brings into force for you, If you have any further questions on this and how it affects you then please do not hesitate to contact me.

A copy of your latest policy schedule and statement of fact is enclosed please now:

* Read and understand all the information in this letter and the attachments
* Consider any changes or additions you’d like to make to your policy
* Check that the statement of fact remains accurate.

If your requirements have changed, simply get in touch and we will discuss and make any necessary adjustments for you.

If we do not hear from you then we will continue to negotiate renewal on the current basis.

Yours sincerely

Chris Moon

Account Director

**Towergate**

Direct Dial: 01732 228711

Mobile: 07484 507238

Email: chris.moon@towergate.co.uk

**Underinsurance and Gaps in Cover**

**Underinsurance** - best resolved by insuring on a full replacement or reinstatement basis and undertaking regular professional valuations. We have an excellent valuation Service if you would like to take advantage of that

**Business Interruption** - cover provides essential protection for your business in the event of loss or damage to your building or contents. We can help you decide what cover to arrange and provide a review service to determine the correct sum insured and Indemnity period

**Risk Management** - A range of Risk Management services are available to help you control the ‘cost of risk’

**Limits of Indemnity for Public and Product Liability**- need to be adequate to protect your business. Rampant Claims Inflation means you may need to top up your existing limits to £5m or £10m as a minimum. Some business Contracts now specify these increased limits

**Professional Indemnity** - Where you have any exposure to claims for professional negligence (especially advice you provide for payment or a fee) cover is available for Professional Indemnity.

**Management Liability -**  protects your Directors personally if they are pursued for negligent acts, error or omission on a range of risks including Employment, Fiduciary Duty and H&S

**Cyber, Crime, Legal Expenses and Environmental -**  risks are a growing everyday problem. Cover is available to help protect your business from all these risks.

**Travel and Personal Accident** **Protection -** especially when overseas can be very valuable

**Our Healthcare and Protection** - service provides protection for you and your staff

**Post Loss cover** - is also available for the costs of preparing your claim on all Material Damage and Business interruption losses that exceed £5,000. This can be invaluable

**Documents Enclosed**

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| **Insurance Act Customer Information** | This details the requirements of you the customer in respect of the Insurance Act 2015 |
| **Statement of Fact** | This details the information supplied by you to enable the premium to be calculated and the correct terms and endorsements applied to your policy. If any of the information on this document is incorrect you must notify us immediately. |

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| **Summary of Cover** | This summarises the key features and exclusions of your policy(ies). |
| **Important Information Document & Terms of Business** | By taking out this insurance policy you are entering into a contract with us. This document provides the terms and conditions between you and us, information about us, our services and costs, your rights and how to exercise them. |
| **Policy Wording** | Policy Wording is available upon Request. |

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| **IMPORTANT: Please ensure you read all documentation and contact us immediately should you have any queries** |

