

GIST (Insurance Brokers) Ltd

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www.gistinsurance.co.uk*

Twinning Committee of Cornwall

12 December 2023

Dear Sir/Madam

We acknowledge, with thanks, safe receipt of your payment for the renewal of your public liability insurance policy and have pleasure in enclosing herewith renewal documentation for the forthcoming year.

We would like to take this opportunity to thank you for remaining with us for another year and trust that if you have any queries regarding this or indeed any other insurance matter you will not hesitate in contacting us.

Yours Sincerely

Gist (Insurance Brokers) Ltd



Certificate of Employers' Liability Insurance^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Insurance Policy No: GISPL33402

1. Name of policy holder: Committee FTTB Twinning Committee of Cornwall

2. Date of commencement of insurance policy: **15th December 2023**

3. Date of expiry of insurance policy: 14th December 2024

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5,000,000 ^(c).

Signed on behalf of those Lloyd's Underwriters subscribing to the above insurance (Authorised Insurers)

Signed for and on behalf of Faraday Underwriting Limited
For and on behalf of Syndicate 435 at Lloyd's

Notes:

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy. (Paragraph 2(b) does not apply and is deleted.)

Note: The information below this line does not form part of the statutory certificate. Faraday on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary: Jensten Underwriting (Bespoke) Limited, on behalf of Jensten Underwriting (Commercial) Limited, Marlow House 1A Lloyds Avenue, London EC3N 3AA

*Issuing intermediary's reference: B1033MC099300V
(if different from the Policy Number stated above)*



This Document is issued by Jensten Underwriting (Commercial) Limited in accordance with the authorisation granted to them under the Binding Authority Agreement with the Unique Market Reference stated within this Certificate and/or Schedule

Contract Numbers:	Employers', Public and Products Liability:	B1033MC099300V
	Faraday Underwriting Ltd	
	Legal Expenses:	508137
	HDI Global Specialty SE	

Certificate Number:	GISPL33402
Introducing Agent:	Gist Insurance

The Insured:	Committee FTTB Twinning Committee of Cornwall
Address:	Clitters House, Clitters, Callington, Cornwall, PL17 8HP
The Business:	Trinning Committee

Effective Date:	15/12/2023	Premium Type:	Annual
Reason For Issue:	Renewal		

Period of Insurance:	From:	15 December 2023	
	To:	14 December 2024	both dates inclusive
And any subsequent period for which an agreed Renewal Premium has been accepted by the Insurers.			

The Excess:	£500 each and every loss in respect of third party property damage
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Section 1 - Employers' Liability	Operative:	Yes
limit of indemnity:		£10,000,000
any one occurrence		
inclusive of costs, fees and expenses		
Section 2 - Public Liability	Operative:	Yes
limit of indemnity:		£5,000,000
any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Policy Period		
Section 3 - Products Liability	Operative:	Yes
limit of indemnity:		£5,000,000
any one occurrence and in all during the Policy Period		
Section 4 - Environmental Impairment Liability	Operative:	No
limit of indemnity		Not Insured
any one claim and in all during the Policy Period		
Retroactive Date		
Legal Expenses:	Operative:	Yes
	Limit of Indemnity:	£100,000
ARAG on-line Legal Services:	www.arag.co.uk/docs	Voucher Code: EC426C378CB8

Conditions, Exclusions, Extensions and Warranties Applicable:
L1 Work Away Exclusion
L47 Manual Work Exclusion
Cover is only operative in respect of fully paid up members of the organisation.

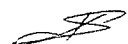
Liability Premium:	£1,226.00
Legal Expenses Premium:	£44.63
Insurance Premium Tax (IPT):	£152.48
Policy Fee:	£50.00
Total Payable:	£1,473.11

Where the premium is calculated on the statements and estimates furnished by You, You shall keep an accurate record of all relevant particulars and shall allow Us to inspect such record at any reasonable time and shall within one month of the expiry of the Policy Period furnish Us such information as We require for such expired period and the premium for such period shall thereupon be adjusted by Us and the difference be paid by or allowed to You as the case may be subject to any agreed minimum premium.

Administration Fee	
New Business	£50.00
Mid-term Adjustment	£0.00
Cancellation	£50.00
Please Note – the renewal administration fee will be confirmed within your renewal invitation.	

This schedule replaces any previous schedule.

Examined and in witness whereof I, being duly authorised by Insurers, have hereunder subscribed my name on their behalf.



Issued on behalf of Insurers by Jensten Underwriting (Commercial) Limited

12 December 2023

Endorsements that apply to this insurance:

The Insured: Committee FTTB Twinning Committee of Cornwall **Certificate Number:** GISPL33402

L1 Work Away Exclusion

We shall not cover You under Section 2 of this Policy against liability arising from any work carried on away from Your premises, other than that of collection and delivery or sales trips and exhibitions

L47 Manual Work Exclusion

We shall not cover You under Sections 1 & 2 of this Policy against liability arising from manual work of any nature carried out by You or on Your behalf

JENSTEN

UNDERWRITING

STATEMENT OF FACTS

Policy Number:	GISPL33402
Name of Insured:	Committee FTTB Twinning Committee of Cornwall
Address & Postcode:	Clitters House, Clitters, Callington, Cornwall, PL17 8HP

IMPORTANT INFORMATION

You, as the Proposer/Insured, have a duty to make a fair presentation of the risk to us.

This Statement of Fact is a record of the information you have provided, or which has been provided on your behalf as part of your presentation of the risk. We use the information provided to decide whether or not to insure you and, if so, on what terms and for what premium.

Your answers should be based on everything known to you, following a reasonable search of all sources of relevant information available to you (including information held by third parties, such as agents, service providers or anyone insured by the policy).

Your knowledge includes that of anyone responsible for arranging this insurance and, if the Proposer/Insured is not an individual, includes the knowledge of any member of its senior management (i.e. anyone who plays a significant role in making decisions about how the business is to be managed or organised).

Your policy terms require you to inform us as soon as reasonably practicable if any of the information you have provided changes materially during the currency of the policy.

If you breach your duty of fair presentation or fail to inform us of material changes your policy may be invalidated and/or we may refuse to pay any claim in whole or in part. Please review your policy wording for further details of the consequences of such a breach or a failure to inform us of material changes.

If you are uncertain of the meaning of any of the questions or statements, please clarify these with your insurance adviser.

DECLARATION

- Our quotation is based upon information you have provided. You have told us:
1. No proposer, director or partner of the trade or Business or its Subsidiary Companies has ever, either personally or in a business capacity:
 - a) been declared bankrupt;
 - b) been disqualified from being a company director;
 - c) had any County Court Judgment(s) (CCJ) or Sheriffs Court Decrees entered against them, or been involved in a company against which such judgments have been entered;
 - d) been a director or officer of a company which has been, declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with The Insolvency Act 1986, or had an Individual Voluntary Arrangement (IVA);
 - e) been party to, or involved in a company which was party to, a Company Voluntary Arrangement (CVA);
 - f) been convicted or has any prosecution pending or been given an official police caution in respect of any criminal offence (other than motoring offences) which is not spent under the Rehabilitation of Offenders Act 1974, or been involved in a company subject to such a conviction, prosecution or caution;
 - g) been subject to a recovery action or fines exceeding £25,000 by HM Revenue & Customs, or been involved in a company subject to such a recovery action or fines;
 - h) been charged with or convicted of, or been involved in a company charged with or convicted of, a breach of the Health and Safety at Work Act or other legislation relating to employee safety and safe working practices, or been served with, or been involved with a company served with, an improvement order or a prohibition notice under such legislation.
 2. The following minimum physical protections are in place:
 - a) All exit doors have a minimum protection of a 5 lever mortice deadlock, conforming to BS3621 with a metal striking plate for timber or steel framed doors. Alternatively, a high security padlock of at least British Standard BS EN 12320 security grade 3 or Central European Norm (CEN) grade 3 with a minimum shackle thickness of 10mm and manufacturer's corresponding locking bar or keep for other doors or roller shutters manufactured to LPS 1175 Security Rating 1 or above. For UPVC, composite, aluminium framed and sliding doors, a multi-point locking system which has a minimum of three locking points with key operated cylinder deadlock which conforms to British Standard PAS 3621:2011.
 - b) Windows/skylights capable of opening at ground floor, basement or other floor levels (which are "easily accessible") are secured with key operated locking devices with keys removed. This requirement does not apply to windows/skylights which are protected by solid steel bars, grilles, locked gates, shutters, expanded metal or weld mesh. For the purposes of this requirement "easily accessible" are those levels that can be reached from the ground (without the use of a ladder) or by climbing up via extension balconies, downpipes, external staircases and fire escapes, canopies, outbuildings, garages, walls, nearby flat roofs, trees adjoining or next door premises.
 - c) Any door or window designated as a fire exit following a fire risk assessment or building regulations may be excluded from these requirements. These are always secured internally by panic bolts or fire exit bolts (capable of opening) suitable for use in emergency escape situations other than when the Premises is left unattended. Any additional security devices must be approved by the local Fire Prevention Officer.
 3. Either in the name of the business proposed or in the name of any other business in which any of you have had an interest, have never had a proposal for insurance declined, renewal refused, cover terminated, or special conditions imposed by any insurer.
 4. You have not traded without insurance on the risk you are proposing within the last 5 years.
 5. Since taking up occupation or ownership of the proposed premises insured:
 - a. to the best of your knowledge have no known history or signs of damage which may be attributable to subsidence, ground heave or landslip;
 - b. have no known history or signs that the foundations have been repaired or underpinned;
 - c. to the best of your knowledge neighboring properties or structures do not have a history or any known signs of damage which maybe attributable to subsidence, ground heave or landslip.

12/12/2023

