

Pre Renewal Questionnaire

Highley Parish Council

Renewal Date: 1st June 2026

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Insurance | Risk Management | Consulting

This document sets out details of your current cover. Please review it carefully and contact us with any updated or additional information.

If we do not hear from you, we will issue your renewal documentation based on the information we currently hold. Do please be aware of your disclosure obligations as set out below.

Duty of Fair Presentation

When you answer questions or agree with assumptions during the quotation process, you must disclose material facts or circumstances about the risk(s) you want to insure. A material fact or circumstance is something that would influence the judgement of an insurer in deciding whether or not to insure the risk.

This is known as a 'duty of fair presentation' and includes disclosing the following:

- Information that you, your firm's senior management, or anyone responsible for arranging your insurance knows, or should know in relation to your business; and
- Information that would be revealed by a reasonable search of information available to you or by making enquiries, and could include information held within your business or by someone else (such as your insurance broker).
- Remember that if you fail to meet this duty, it could mean that the policy is void, or that the insurer is not liable to pay all or part of your claim(s).

Examples of material facts or circumstances include the following (please note these have been provided as examples only and the list is not exhaustive):

- Being declared bankrupt, participating in an Individual Voluntary Arrangement (IVA) or protected deed of trust in Scotland or making a compromise arrangement with creditors
- Other policies in place covering the same risk
- Previous claims or incidents which may have led to a claim but for which you did not actually submit a claim
- Any caution, charge or conviction of a criminal offence for you or any director/business partner/trustee
- Any motoring convictions or disqualification by any director/business partner/trustee or any driver of a company vehicle in respect of a motor insurance application
- The organisation, directors, partners or trustees having been prosecuted or received a prohibition or improvement notice for failure to comply with any Health and Safety, Welfare or Environmental Protection legislation
- Being declined cover by other insurers or having special terms imposed
- Changes to your business activities
- Changes to the Police response to alarm signals.

Please remember that if any of your details, material facts or circumstances change during the policy period, you must always notify us immediately.

Short Form Privacy Notice

We are the data controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.

If you are providing us with personal data of another individual that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that you have obtained all appropriate consents, where required, tell them you are providing their information to us and show them a copy of this notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to you.

Question	Yes	No
Do you consent for Gallagher marketing activities		
Method of Contact for Marketing and Communications		
Mobile		
Work		
Email		

Sanctions and Trade Restrictions

Gallagher is committed to complying with sanctions laws in the United Kingdom, the European Union, United Nations and United States of America as well as the applicable sanctions laws and regulations in the jurisdictions in which we operate. You should advise us if you trade, directly or indirectly, with:

- any sanctioned party, or those owned or controlled by sanctioned parties
- any parties from or in a sanctioned country, in particular the countries in which Gallagher considers to be of greatest sanctions risk (as advised by your account executive).
- Military items as defined in the UK Strategic Military Control List

(https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/856510/UK_strategic_export_control_lists_20191231.pdf)

Current Sums Insured

Core Cover

Cover	Standard Cover Applicable (£)	Sums Insured If Standard Cover Not Applicable (£)
Crisis Management	25,000	
Employee Dishonesty	150,000	
Employers' Liability	10,000,000	
Key Person – (per week, up to a maximum of 2,500 per year)	250	
Legal Expenses	100,000	
Libel and Slander	500,000	
Money In Transit	1,000	
Officials and Trustees Liability	500,000	
Personal Accident	100,000/500 per week	
Defibrillator & Cabinet Cover	5,000	
Public and Products Liability	10,000,000	

Optional Cover Extensions

Cover	Standard Cover Applicable	Existing Sums Insured (£)
Equipment Breakdown	Excluded	
Terrorism	Not Included	

Business Interruption

Cover	Existing Sums Insured (£)	Indemnity Period
Increased Cost of Working	10,000	12 Months
Loss of Rent Receivable	0	
Loss of Revenue	10,000	12 Months
Rent Payable	0	

Premises

Premises Address	Existing Sums Insured (£)

Contents Cover

Material Damage Contents Cover	Existing Sums Insured (£)
Office Contents	5,000
General Contents	250
Outside Equipment	10,000
Street Furniture	45,250
Gates & Fences	0
War Memorial	20,000
Playground Equipment	0
Mowers and Machinery	3,500
Sports Equipment	0
Other Surfaces	0
Natural Surfaces	0
Specified All Risks	0
Civic Regalia	0
Total Contents	84,000

Basis of Valuations

The figures should represent your best estimate of a replacement as new value at renewal date. Include an allowance for:

- the effects of inflation since last renewal
- inflation in the next 12 months and subsequent rebuilding period (unless your insurance is arranged on a Day One Basis)
- an allowance for Debris Removal (Note a separate sum insured for stock debris removal is required) and Professional fees (Architects, Surveyors and Consultants), unless your insurance is arranged on a first loss basis.

It is important that you fully consider increasing your values/sums insured to reflect increases in rebuilding and replacement costs. Whilst we cannot provide inflationary figures to you there are organisations that are able to offer professional advice in this respect.

It is your responsibility to ensure values/sums insured are set correctly. Please note that should generic values (for example, rebuilding costs data) be obtained from independent organisations care should be taken when considering the adoption of these figures as they may not cater for your specific requirements relating to your individual insured property(ies).

VAT Status - to avoid being underinsured, sums insured on material damage policies should make the appropriate allowance for VAT on rebuilding or repair depending on your organisation's VAT status: VAT registered. VAT can usually be reclaimed in full and sums insured should be calculated excluding VAT.

Suppliers of only zero rated goods - normally VAT is recoverable and sums insured should be calculated excluding VAT.

- Exempt or not registered - VAT is not recoverable and sums insured should include VAT.

Underwriting Information

Does your council/organisation have responsibility for any of the following?	Yes	No
• BMX Tracks	<input type="checkbox"/>	<input type="checkbox"/>
• Derelict, empty, or disused buildings	<input type="checkbox"/>	<input type="checkbox"/>
• Firework or bonfire events	<input type="checkbox"/>	<input type="checkbox"/>
• Playgrounds	<input type="checkbox"/>	<input type="checkbox"/>
• River, lake, pond, or any other body of water	<input type="checkbox"/>	<input type="checkbox"/>
• Skate parks	<input type="checkbox"/>	<input type="checkbox"/>
• Zip wires	<input type="checkbox"/>	<input type="checkbox"/>
• Events with more than 1,000 in attendance at any one time	<input type="checkbox"/>	<input type="checkbox"/>
• Buildings of non standard construction i.e. Walls not made of brick and roofs not tiled or flat roof	<input type="checkbox"/>	<input type="checkbox"/>

Additional Information

If you have answered Yes to any of the above questions can you please provide details:

Declaration

Renewal will be negotiated on the basis that any of your officials, trustees or committee members have not:

1. Been convicted or charged (but not yet tried) with a criminal offence other than a motoring offence
2. Received an Official Police Caution in respect of any criminal offence other than a motoring offence
3. Been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors or protected trust of deed or deed of trust in Scotland
4. Been a director or partner of a company which has gone into insolvency, liquidation, receivership or administration or protected trust of deed or deed of trust in Scotland
5. Been declared bankrupt or been disqualified from being a company director
6. Been prosecuted for failure to comply with any Health and Safety or Welfare or Environmental Protection legislation
7. Had an Insurance proposal declined, renewal refused, insurance cancelled or special terms applied

If any of the above statements are inaccurate please provide details below

I/We declare that the information contained within this form is true and we agree that should any of the information given by me/us alter between the date of this questionnaire and the renewal / inception date of the insurances to which this form relates, we will give an immediate notification of the changes.

Completed by:
(Please Print name)

Position:

Signature:

Date:

Return by email suffices for electronic signature

Additional Areas for Consideration

Please indicate if you would like more information or quotations in respect of any of the following:

Product	Yes	No	Comments
• Motor	<input type="checkbox"/>	<input type="checkbox"/>	
• Engineering	<input type="checkbox"/>	<input type="checkbox"/>	
• Cyber	<input type="checkbox"/>	<input type="checkbox"/>	
• Additional Flood Cover	<input type="checkbox"/>	<input type="checkbox"/>	
• Desk Top Building Valuations	<input type="checkbox"/>	<input type="checkbox"/>	
• Professional Indemnity	<input type="checkbox"/>	<input type="checkbox"/>	
• Associated Charities	<input type="checkbox"/>	<input type="checkbox"/>	
• Village Hall Policies	<input type="checkbox"/>	<input type="checkbox"/>	
• Anglican Church Policies	<input type="checkbox"/>	<input type="checkbox"/>	
• Enhanced Risk Management	<input type="checkbox"/>	<input type="checkbox"/>	
• Event Coverage	<input type="checkbox"/>	<input type="checkbox"/>	

Please provide additional details below