
INSURANCE RISK & CLAIMS MANAGEMENT LTD

HEAD OFFICE: Three Charter Court Broadlands Wolverhampton WV10 6TD
Tel: 01902 796 793 Fax: 01902 796 797 Claims Line: 01902 796 786 Email: enquiries@kgjgroup.co.uk

Pat Ward or James Grieve
The Heulwen Trust
Brynithon
Llanbister
Llandrindod Wells
Powys
LD1 6TR

Client Ref: HEULWE
Our Ref: M B
Date: 31 March 2023

Dear Pat & James

Marine Trade (Combined Liabilities) Renewal Policy No: RSA5380

The renewal of the above policy is due on **15 April 2023** for a period of 12 months with Royal & Sun Alliance who have offered terms on the existing policy cover basis per the attached schedule at **£ 1,310.21** inclusive of IPT and any relevant fees.

Based on the information confirmed to us your current insurers remain competitive, and therefore we recommend renewing the policy. Our recommendation has taken into account the following for you:

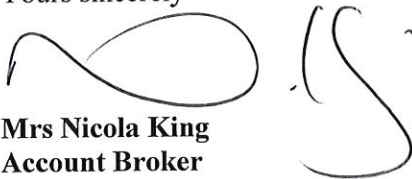
- Availability of cover & cover exclusions
- Stability of insurance provider & cost of claims payment efficiency

Please note that if there are any additional factors disclosed to us now or later that could affect this recommendation you will need to tell us and we will advise you if we need to alter our advice for you. Our advices need to be read in conjunction with the attached Guidance Notes and our Terms of Business.

We trust that you will find the terms acceptable and we have enclosed our invoice for your attention. We look forward to receiving your instruction, but please note that there are no days grace under the policy cover and your instructions need to be confirmed to **us by the renewal date** for cover to continue.

If there are any questions that you would like answered, please do not hesitate to call us.

Yours sincerely



Mrs Nicola King
Account Broker
nicolaking@kgjgroup.co.uk

Enclosures

- Customer Declaration - please complete and return to us
- Guidance Notes & Risks Not Insured



www.marineinsurance-ircm.co.uk www.ircm.co.uk

**CUSTOMER DECLARATION & CONSENT for
The Heulwen Trust**

This declaration is an important part of our dealings with you and the basis on which the insurance is placed for you.

Please return to:

INSURANCE RISK & CLAIMS MANAGEMENT LTD
Three Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD

By email to: nicolaking@kgjgroup.co.uk **By FAX to:** 01902 796799

(1) Data Protection and Consent

It is understood and agreed that all information and details provided will be held by INSURANCE RISK & CLAIMS MANAGEMENT LTD. The information will be retained and used in acting as our Insurance Broker to provide current and future services or new advice to meet our insurance needs or potential needs. It is accepted and agreed that the data is held securely within the systems operated by KGJ as noted in the issued Terms of Business.

You may take instructions or discuss the details of the insurance cover with the following authorised person(s):

Name _____ Name _____

Name _____ Name _____

Our preferred email address to use is:

(2) Terms of Business Document

I/We confirm that I have received, read and accept the content of the Terms of Business Document. The Terms of Business document has been explained to me/us where it has been requested.

(3) Fair Presentation of Risk, Risk Information & the Insurance Act 2015

I/We understand that misrepresentation of information or failure to disclose information and facts at inception of cover (or subsequently) which the insurer uses to provide their terms and conditions of the cover may restrict or invalidate the insurance cover. It is understood that Insurance Companies subscribe to the exchange of information to prevent fraudulent claims. I/We understand that if there is any doubt as to the importance of information I/we will seek guidance from INSURANCE RISK & CLAIMS MANAGEMENT LTD.

(4) Proposal Forms &/or Statement of Facts

I/We have understood and truthfully answered all questions posed, stated or completed on my/our behalf in the proposal form or contained in the Statement of Fact received and that any changes will be notified if they occur.

(5) Use of Indirect Cover Placing Facilities and Unrated Insurers

I/We understand that markets for certain cover may have to be accessed through facilities where the actual insurer will not be dealt with directly by INSURANCE RISK & CLAIMS MANAGEMENT LTD thereby removing the normal direct dealing with the insurer. In some circumstances the market for certain risk types may be limited and the insurer able to offer cover may not have a recognised financial rating. Where such facility is used this will have been highlighted, discussed and is shown in the risk confirmation documentation.

(6) Withholding Documentation

I/We give consent for INSURANCE RISK & CLAIMS MANAGEMENT LTD to withhold documentation while they await full payment of premiums and/or until instalment facilities have been satisfactorily processed. In these circumstances it is understood that I/we will receive full details of the insurance cover and will be provided with any documents that are required by law.

I/We have read and understood this document together with the associated advice documentation provided

Customer Name: The Heulwen Trust
Client Ref: HEULWE

Signature _____

Date ____/____/____

Print Name _____

Position/Title _____

TERMS OF BUSINESS & STATUS DISCLOSURE (11/2021) for The Heulwen Trust:

The dealings between you and us should be clear. It is important that they are declared to you in this document at the outset and at each renewal of an insurance policy.

About Our Service:

INSURANCE RISK & CLAIMS MANAGEMENT LTD (a company within The KGJ Insurance Services Group Limited) of Three Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD is directly regulated by the Financial Conduct Authority (FCA) registration number 304632. You may validate our status via the FCA website: www.fca.org.uk/register or telephone 0845 606 1234. Our permitted business is arranging General Insurance Contracts and facilitating credit loans for the insurances arranged. We are covered by the Financial Services Compensation Scheme (FSCS) under which you may be entitled to compensation if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further detail is available from FSCS.

We are not owned in any portion by an insurance company and we act independently using our knowledge of the insurance markets to make recommendations for you after we have assessed your needs in respect of insurances for which we will arrange cover, provide ongoing assistance and new advice in all aspects of those policies or new covers. We may use the information that we hold about your business to approach possible alternative insurers for comparative quotations leading to us providing our renewal advice and also to bring to your attention from time to time additional covers that will provide potential protection for your needs

We will offer and sell the products from a range of insurers and other placing facilities which also includes arranging premium financing for which we may need a consent agreement completed by you to place your risk. Depending on your needs some products or covers may be offered only by, and selected from, a limited range of insurers or a single insurer. Motorist Legal Protection is provided by BD Elite Ltd. We can also issue policies on behalf of certain insurers.

We do not and cannot guarantee the solvency of an insurer or underwriter as this is the responsibility of their regulator &/or the FCA &/or Government departments. We do try to monitor the financial standing of the quoted insurers but we are reliant upon the information in the public domain. Where you have specific requirements for placing covers with insurer markets with a quoted financial rating at a prescribed level we will undertake to comply with those requirements.

Our Appointment as Your Insurance Broker:

Your instruction to us to place an insurance cover following a quotation or renewal advice that we have provided to you forms the contract between us to act as your Agent until such time that you may no longer have any need for the cover and the cover is cancelled or not renewed. If we are appointed by you to an existing policy we are not responsible for any advice given to you before our appointment in respect of that policy and we will agree between us how any existing claims are handled.

If following inception or renewal of a cover you decide to appoint another intermediary to act for you for the policies that we have affected for you, by using the market accepted form of appointment we recognise that it is your decision and we do not seek to impose unreasonable barriers to your decision, however there are certain financial and practical considerations that need to be clearly stated:

- For any advice that is given to you by the appointed intermediary it is not our responsibility
- For any premiums incurred or due prior to the appointment you must provide immediate payment to us
- For any prior notified claim to us we will have to agree how these are dealt with between us through to the conclusion of the claim.

Disclosure of information:

Your answers and statements asked for by us or given on proposal forms, in Statement of Facts or other material documents is the information on which your insurers will have assessed your risk and agreed the terms, conditions and the premium.

The Insurance Act 2015 confirms that it is your responsibility to provide complete and accurate information or answers to the insurers when you take out the insurance policy, throughout the life of the policy and when you renew your insurance. Information that can affect your risks may need to be obtained from personnel in the various areas of your business operations. If you fail to disclose or misrepresent information to your insurers this could invalidate your insurance cover or mean that part or all of a claim may not be paid.

The Consumer Insurance Act 2012, when this is applicable, when you are asked for information you must use reasonable care to not make a misrepresentation in your answer because if you fail to disclose any information to your insurers that they have asked for then you could invalidate your insurance. Please read the issued Guidance Notes &/or ask us for more information about this if you are unsure of the requirements of these Acts.

Sums Insured Values &/or Calculations:

It is your responsibility to detail to us the sums insured that you need to protect your risk and assets. We can provide certain information for guidance, but we do not calculate the sums insured for you and cannot accept any responsibility for any values that you provide. You may need to seek qualified advice from other professional advisors to ensure that we can provide the correct levels of cover e.g., from a Chartered Surveyor for the property re-building costs or your Accountant for your Turnover and Gross Profit sum insured &/or trends. If your sums insured are under valued then any claim that occurs may not be fully indemnified by the policy cover.

Payment Terms:

Premiums once confirmed are payable immediately and settlement of invoices presented is required within 7 days unless a premium finance loan is agreed and applied for through the available facilities. We can accept payment by guaranteed cheque, credit or debit card, bank transfer and when we agree through approved finance providers (the details and terms of which will be specifically discussed with you and from whom we may receive arrangement remuneration). Any payment paid in cash is also subject to Money Laundering regulations &/or The Proceeds of Crime Act. It is not expected for businesses to settle their account in cash.

Handling of Monies, Payment, Our Remuneration, Policy Cancellation or Alterations:

We can accept payment by guaranteed cheque, credit or debit card, bank transfer and when we agree through approved finance providers (the details and terms of which will be specifically discussed with you and from whom we may receive arrangement remuneration). Any payment paid in cash is also subject to Money Laundering regulations &/or The Proceeds of Crime Act. It is not expected for businesses to settle their account in cash.

Your premium (known as Client Money) is protected through the requirements and duties placed upon this firm by FCA regulations specifically in the operation of bank accounts on a Non-Statutory Trust basis where we are permitted to and may use such monies to cross fund client premiums which you accept through acceptance of these terms of business. It is unlikely that interest is earned on your monies held by us until paid to insurers, however, even if it exceeds £20 per transaction this will be retained by us. All UK generated premium is subject to HMG Insurance Premium Tax (IPT) that we collect and pass to the insurer issuing the policy for them to settle with HMG. The Government can vary the rate of IPT at any time.

Where your risk is placed using certain facilities, we may need to release your premium to another party to hold and this will operate within the noted FCA regulations.

Unless confirmed to the contrary the following will apply: Anything which is not a premium is considered a fee. Any commission which is due is payable out of premium. Our remuneration may be as a fee or as a commission (a percentage of the insurance premium paid by you and allowed by the insurer to us with whom the insurance is placed) or combination of both. The rate of commission varies by type of product and by the insurer. You may ask us for your policies specific detail at any time.

In the event of cancellation of a policy for any reason or premium reduction during the period of insurance our commission and fees, unless otherwise agreed and detailed, is for placing the insurance risk with an insurer at outset or subsequent renewal of the policy and will therefore be deducted from any refund given. An insurer may not give a pro rata refund or any refund at all depending on the policy type and its conditions. Unless detailed at outset or at renewal of a policy we do not apply other additional charges for changes that you may make.

Premium Financing through Premium Credit Ltd or Close Brothers Premium Finance Ltd:

For the avoidance of doubt this is a commercial loan between you and the provider for the payment of annual premium(s) made by a specialist provider where the insurance policy is their asset. You are responsible for making the repayments of the loan and you should ensure that you can meet the repayments. Where such payment facility is offered, the agreement you may be required to sign, or when renewing the facility may have previously signed, will give the right to the finance provider should the agreed installment fail to be made to them to require us as your agent to cancel the policy cover and seek any return premium available to clear or reduce the debt owed to them unless you are able to agree payment DIRECT with the finance provider. If a claim has been made under the insurance policy the insurer may not provide any return of premium if it is subsequently cancelled. The interest that is charged by the provider will normally include any commission paid to us for the introduction of the premium loan. Anti-Money Laundering regulations will require the provider of the finance to conduct checks to prove identity using a variety of methods. Usually, these checks are unseen but they may contact you directly in certain circumstances to satisfy the requirements. If an application is made for the premium to be financed and is subsequently declined by the finance provider or you decide you do not want it to proceed, the full amount of the premium will become payable immediately to us by you and if you do not pay us and the insurance cover is cancelled through non payment you will be required to settle any "Time on Risk" charge the underwriter will be entitled to make.

Quotations given & instructions received by us from you to place cover:

Terms and/or premiums quoted are only valid at the time of quoting unless advised otherwise. Insurance cover will NOT be in place until instructions have been received and accepted by the Insurers. We will advise you of any inability to place your cover. When you have given us the instruction (which can be verbally or written to meet your needs) to place a policy cover and the Insurer has accepted the instruction you are responsible to us for the payment in full of the premium and the fees that were agreed to by you.

Electronic Mail, SMS & Telephone Communications:

Both parties may communicate using electronic mail and attachments. Both parties accept the inherent risks of using such means of communication. Electronic mail will be considered to have been received by the other party when actively acknowledged by them. Both parties are responsible for checking that messages received are complete and both agree that in the event of a dispute neither will dispute the legal evidential standing of an electronic document. Any agreement reached using electronic mail will be binding on both parties. Both parties may communicate by telephone but it is agreed that no instructions that require action will be advised by or left on any messaging service since neither party can guarantee that they will be received or actioned.

Your Insurance Summary & Policy Documentation:

The insurance summary or record sheet when issued is to help you refer to the main features of your insurance covers. You should refer to the policy documents for full details of the policy cover or contact us. Your policy documents and any subsequent alterations will be advised and issued to you in a timely manner for your safekeeping. It is possible for claims to be made against you long after the expiry of cover and we recommend that you retain documents.

Confidentiality, Data Protection and Credit Checks:

Our Privacy Notice can be seen on our website www.kgjgroup.co.uk or can be sent to you upon request. Unless required by the Law, Public Interest or with your express consent your information is kept confidential other than that which is required to arrange and administer your insurances for your current or future insurance needs. To ensure that we are able to give you ongoing advice we will from time to time have to provide certain details to insurers to obtain quotations, provide ongoing services and support your insurance arrangements, e.g. dealing with claims, for you for which you consent to through these Terms of Business. This information can include conviction and health history relating to you as the policyholder plus any other persons required to be covered by the insurance cover for which you consent. Your details will be kept by us in a number of ways i.e. in paper document form (hard files) retained at our office or in secure archive facility or in our digital systems records. For digital records the information is held within secure servers in the UK and for which we have appropriate service agreements in place with the hosting providers. You may request us to remove your data from our systems and we will comply with the request except where we are required to retain such data for certain periods of time to evidence the services and advice that we have provided to you.

It is a common procedure that we and for insurance companies to conduct credit checks and other checks to assist in prevention of fraud and to allow insurers to provide their best offer at the quotation or the renewal stage, irrespective whether or not they eventually cover your risk. Insurers may use an external contracted service and that use will only relate to the insurance proposition. Credit checks may leave a "footprint" on your credit history but it would not normally affect your credit standing.

Claims & Claims Handling:

All claims should be reported to us promptly and we will advise the procedure that will be required which can be different depending upon the type of loss involved. If your insurer delays making settlement or becomes insolvent we do not accept any liability for any unpaid amounts.

Customer Declaration & Consent Form:

You will need to complete our Customer Declaration & Consent form at the inception and renewal of your policies. This document is needed for our operational compliance. If this document is not completed and we have evidenced a reminder for its completion you will be deemed to have accepted the terms of the declaration and be bound by it for our mutual business continuance.

Law and Jurisdiction:

These Terms of Business will be governed by and construed with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the non-exclusive jurisdiction of the English Courts.

Complaints:

We strive to ensure that all of our customers are treated fairly, but if you should wish to register a complaint, please contact us without delay or by writing to the Managing Director at INSURANCE RISK & CLAIMS MANAGEMENT LTD, Three Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD or by telephone 01902 796793. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Disclosure of Information

The Insurance Act 2015 requires that you offer information that represents a Fair Presentation of Risk for your insurer to have assessed the risks and accepted them at an agreed premium on the basis of information that you have provided. You need to disclose information that is in the knowledge of your senior management team together with any information that you reveal by a reasonable search. Failure to provide the information can result in a claim not being met by the insurer. There is consequently a duty upon you to notify any changes in the information provided and details of any aspect, which may alter the original risk. Again failure to disclose information may result in a claim not being met.

Please Always Remember:

You are responsible for the accuracy and completeness of all the information you provide to us and to your insurer.

Your Obligations

Your policy is usually governed by the Laws of England and Wales, Scotland or Northern Ireland. Please read this guidance note carefully, as any failure to disclose material information to your insurer may adversely affect the validity of your insurance policy. If you have any questions, please do not hesitate to contact us.

Even where a proposal form is used, your duty of disclosure is not confined to answering the specific questions listed in the form and/or asked by us or your insurer and that all material circumstances should be disclosed to your insurer, regardless of whether or not your insurer has asked for the information.

For policies placed, renewed, or varied on or after 12 August 2016 the new Insurance Act 2015 will apply. This means you will have a duty to make a **"fair presentation"** of the risk and you must disclose to your insurer every material circumstance which you know or ought to know. The Insurance Act provides guidance as to what this means:

- You must disclose every material circumstance which is known by (i) your senior management (the Act defines "senior management" as "those individuals who play significant roles in the making of decisions about how the insured's activities are to be managed or organised") and (ii) those individuals responsible for arranging your insurance (which includes managers and any employee who assists in the collection of data, or who negotiates the terms of the insurance, such as your Insurance Broker).
- You "ought to know" what should reasonably have been revealed by a "reasonable search" of information available to you. This means you must conduct a reasonable search for, and disclose, material information that is available to you. It is important to note that this includes not only information held within your organisation but also outside it, including information held by your agents, and also held by persons and entities who are to be covered by the insurance.
- You must not make any misrepresentations to your insurers.
- You must provide the information to your insurers in a manner which would be "reasonably clear and accessible" to a prudent insurer. This is a new, standalone, duty.

What Is Material?

Under English Law, every circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium and/or the terms of the insurance and/or determining whether to accept the risk. This refers to "any" prudent insurer, not just the insurer who has been offered the risk. A circumstance may be material even if disclosure would not necessarily lead to an increased premium or decline of the risk.

In the context of business insurance policies, insurers are likely to regard matters such as, but not limited to, the examples detailed in this document as material. If you are unsure whether a fact or circumstance should be disclosed, or whether the duty to disclose information continues throughout the period of a particular policy, we recommend that you disclose the information anyway, as failure to do so may lead to your insurer reducing its claim payment, applying additional terms or even avoiding the policy.

When to Disclose

Your duty of disclosure applies throughout the negotiations preceding the placing of your policy until your insurer has agreed to accept the risk and has set the terms, price, and level of participation, and the contract has been finalised.

After the policy has been placed, the duty of disclosure arises again if you wish to make changes to the policy so that your insurer takes additional risk, when there is an extension of the policy period and when a policy condition requires you to advise your insurer of a specific increase or alteration in risk. The duty to disclose material facts and circumstances arises again during the renewal process.

Consequence of Failure To Disclose

For policies placed on or after 12 August 2016 the Insurance Act 2015 will apply and your insurer's remedy for non-disclosure will depend on whether or not your failure to disclose, or misrepresentation, was deliberate or reckless.

If deliberately or recklessly fail to comply with your duties, your insurer will be able to avoid the policy, that is, to treat it as if it had never existed, and may retain the premium.

If your failure to comply with your duties was not deliberate or reckless, your Insurer's remedy will depend on what the insurer can show it would have done had a fair presentation of the risk been made. The remedies that have to be considered are:

- If your insurer would not have entered into the contract on any terms, it can still avoid the contract but must return the premium.
- If your insurer would have entered into the contract but on different terms (not relating to premium), the contract may be treated as if it included those terms from the outset;
- If your insurer would have entered into the contract but would have charged a higher premium, the amount paid on a claim may be reduced proportionately.

Non-Exhaustive Illustrative Examples of Material Information

Circumstances which may be considered material are:

- Special or unusual facts relating to the risk.
- Any particular concerns which led you to seek insurance cover for the risk.
- Anything which would generally be understood as being something that should be disclosed for the type of risk

Examples for General Information

- Business activity (or change to business activity) including processes, products, and geographic presence.
- New companies, markets, acquisitions, or disposals.
- Additional premises/insurable items.
- Changes to premises.
- Higher than ordinary degree of risk or liability (specific to your business or industry-specific).
- Business financial status.
- Loss history/experience, including paid and outstanding claims and potential claims/circumstances/incidents/losses that were not reported as claims (whether insured or not)
- Details of criminal charges and convictions of your organisation, its directors or employees; regulatory investigations or enforcement/health and safety investigations and prosecutions.
- Any insurers' previous declinature, refusal to renew, imposed terms/restrictions in cover, mid term cancellations

Examples for Material Damage Policies

- Changes in construction and/or purpose.
- New/amended processes.
- Changes to fire protections.
- Increased storage of hazardous materials/attractive stock.
- Any attempted break-in or arson attack.
- Use of temporary/third party premises.

Examples for Liability Policies

- Changes to business activities (including disclosing historic activities that have ceased).
- The creation or acquisition of new companies for which cover is required.
- Products exported to, or work in, overseas territories (particularly the USA or Canada).
- Work in or on hazardous locations such as offshore installations.
- Health and safety investigations/prosecutions.

Examples for Motor Fleet Policies

- Driving Convictions
- Undisclosed accidents.
- Changes to vehicle performance.
- Change of use of vehicle.

Policy Warranties and Conditions Precedent to Liability

It is extremely important that you read your policy document carefully and pay particular attention to any section headed 'Conditions' and 'Warranties'. These can be found in the Insurer's standard policy wording but additional 'Conditions' and 'Warranties' that are usually more specific to your particular trade or activities, may be shown on the policy Schedule.

Warranties: A warranty is a term in your policy that requires you to do something in order for cover to apply. For example; for theft cover to operate, you are required to set your alarm system when your premises are closed for business. Previously, if you did not follow a warranty exactly, the Insurers could avoid a claim or void the policy in its entirety even if the breach of the warranty was not relevant to the claim. Following the introduction of the Insurance Act 2015, the Insurer's liability is only suspended until the warranty has been remedied.

Conditions Precedent: Following the Introduction of the Insurance Act 2015, many Insurers have replaced Warranties by Conditions Precedent to Liability. A Condition Precedent to Liability allows an Insurer to avoid a claim only where the breach of the condition is directly relevant to the claim in question. A Condition Precedent to Liability also preserves your right to pursue other claims under the policy. In addition, all breaches of a condition can be remedied and if this is done prior to a loss, the Insurers have to pay the claim.

Failure to comply with a Warranty or a Condition Precedent may affect your cover. If you have any doubts as to whether you can comply with a Warranty or a Condition Precedent, please contact us without delay.

Sums Insured

It is your responsibility to ensure that the sums insured are adequate otherwise in the event of a loss, underinsurance can have serious consequences on the outcome of indemnity being provided by your insurer.

The sums insured should be re-assessed on a regular basis to ensure that they reflect the current replacement costs. We can provide certain information that may be helpful to you but we do not calculate the sums to be insured for you. You may need to seek qualified advice from other professionals e.g. from a Chartered Surveyor for property re-building costs or your Accountant for your Turnover and Gross Profit sum insured &/or trends.

Fork Lift Trucks (FLT)

Statutory Inspection is required for FLT's and formal correct certification is therefore mandatory. Failure to produce the certificate can allow Insurers to avoid providing indemnity in the event of a liability incident. Servicing of the FLT is not certification which can only be provided by accredited engineers.

Where a FLT is used outside of your building there is normally a need to have it registered for road use by the DVLA and for appropriate third party liability cover as specified under The Road Traffic Act which will usually require a specific motor insurance policy.

General Claims Procedures

Prompt notification of a claim or potential claim to our Commercial Claims Team is essential. Failure to do so can prejudice the Insurer's ability to provide you with indemnity. In the event of an incident please report it to our Commercial Claims Team who will advise and confirm the procedures to resolve matters as quickly as possible for you. Please note - under no circumstances should liability for an incident be admitted.

- Policies contain a notification period clause. Usually you must report claims immediately, and supply fuller details within 7 days.
- Where the Policyholder has caused actual damage to third party property a claim is highly likely and the incident should be notified immediately.

- Any correspondence from others involved must be forwarded to us immediately without reply and you should not negotiate any settlements without approval from your insurers.

Liability Claims - When to report

The claims notification condition requires that any event which may give rise to a claim is notified to insurers via your broker immediately. Sometimes it is not clear whether a formal claim will follow - often with incidents involving third parties. Our experience tells us that the third party is likely to formalise a claim to gain compensation and you should not delay notifying an incident to us.

Any incident involving injury is likely to lead to a formal claim and need to be notified to us without delay

If a formal claim is received - The incident should be notified immediately to us and we will contact your Insurer

RIDDOR - In addition to the prompt notification of claims to us, every policyholder has a legal duty to comply with the **Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995 (RIDDOR)**. A useful guide to these regulations is available at www.hse.gov.uk/pubns/hse31.pdf. Or, you can visit www.riddor.gov.uk

The Heulwen Trust

Do You Need or Are You Insured Against these Risks?

Whilst you have asked us to provide for the previously noted and advised risks there may be other covers that you may not have considered or realised that insurance cover or services can be arranged by us for you. Listed are a number of the covers (some may of course already provided for) that can be arranged - although we do stress that this is not an exhaustive definitive list - and we will be happy to discuss specific needs with you at any time:

- Engineering: Statutory Inspection
- Engineering All Risks – Servicing & Commissioning
- Engineering Consequential Loss Breakdown/Failure Of Mains Supply
- Works Damage Insurance
- Goods In Transit Insurance
- Exports or Import of Goods & Materials
- Material Damage Risks
- Business Interruption Insurance or Additional Increase in Cost of Working.
- Personal Accident Insurance
- Group Travel Insurance
- Kidnap and Ransom Insurance
- Professional Indemnity Insurance
- Product Recall Cover
- Management Liability
- Employment Practices Liability
- Cyber Cover (Hacking/Ransom/Virus Attack/Crime)
- General Liabilities – Public & Product Liability
- Employers Liability
- Hired In Plant Insurance
- Exhibitions Cover
- Contractors All Risks Insurance
- Credit Guarantee Insurance
- Motor Insurance – Mobile Plant / Road Risks / Fleets
- Theft By Employees (Fidelity) Insurance
- Health & Safety Employment At Law Support Services
- "All Risks" Insurance – Office Equipment & Portable Equipment
- Healthcare Cover
- Terrorism Cover

If you need advice on Investments, Pensions or Life Assurance we can introduce our appointed partner firm with confidence and confidentiality.

Please telephone us on 01902 796793 or return this form to:

INSURANCE RISK & CLAIMS MANAGEMENT LTD , Three Charter Court, Broadlands, Wolverhampton, West Midlands