

26th June 2022

Marie Mahoney/Willow Coombs

Holman Clavel Inn

Culmhead TA3 7EA

*By First Class Signed For post & email*

Dear Marie & Willow

**HOLMAN CLAVEL PROPERTY OWNER’S INSURANCE – 2022/23**

The property owner’s insurance is due for renewal on 24th June.

As usual we approached three brokers (Endsleigh, Fairweather and Towergate) asking each to provide quotes: this year we have, additionally, asked Crixus Insurance. Separately, I asked you if there were any particular brokers/insurers you wished us to approach: I didn’t hear from you, so assumed not.

The 2022 renewal exercise proved a little less problematic than those in recent years, but still produced only two quotes. I thought this fuller explanation would help you understand the premium increase:

Our current brokers **Towergate** (with Zurich Insurance) offered a renewal quote, without any questions or subsequent additional conditions (please see attached existing conditions re wood-burners) – albeit with a premium increase of £226.11 (the quote being for £1382.29).

**Fairweather** responded, asking a range of follow-up questions. After that, silence: and no quote has been received.

**Endsleigh** (who provided our property owner’s insurance in 2016, 2017 and 2018) also responded, asking a range of follow-up questions. And again after that, silence: and no quote has been received.

**Crixus Insurance** responded quickly, asked a range of follow-up questions, then came back with a quote equally quickly with a quote of £1450.

I was impressed with the speedy and helpful communication from Crixus Insurance: nevertheless the quote from Towergate was £67.71 cheaper, and the Parish Council agreed the policy should be renewed with them at an annual cost of £1382.29.

The 2022/23 monthly payment (payable from July) is, therefore, calculated as follows:

 Annual Rent\*1 £ 15,665.28

 Plus Insurance Premium + £ 1,382.29

 Total Annual Payment £ 17,047.57

 Monthly Payment £ 1,420.63

 \*1 this is subject to annual review: the next on 1st November 2022

**Please set up your new monthly direct debit for £1420.63 in time for the payment due on 1st July 2022.**

I would be grateful if you will print off, sign and return a copy of this letter to me, to acknowledge that you have read and agreed to abide by policy endorsement for wood-burners.

Whilst writing, I need to remind you that the June monthly payment is still outstanding and the money from this has been taken from the Rent Deposit Account. Please pay this without further delay to avoid any possible legal action.

Yours sincerely

Penny Hart

Clerk to Otterford Parish Council

**Wood-burners**

Please note and comply with the policy endorsement below which is the same as since 2017/18 and relates to oil-fired heating and open (which includes wood-burners) fires:

a. being cleaned and maintained in accordance with the manufacturer’s instructions

b. not having combustible material within three metres

c. being extinguished at least 30 minutes prior to the end of the day, or prior to the premises being left unattended, with a thorough examination made of the fire to ensure no smouldering embers, ashes or combustible material

d. embers and/or ashes to be disposed of when cold, and placed in a non- flammable container

e. being completely surrounded by a wire mesh fire guard (*Note: this is for open fires*)

f. having a 2 gallon foam, or a 10lb dry powder, extinguisher, installed nearby

In discussion/negotiation with the broker/insurer a specific check of the wood-burners and the above conditions will be carried out during the three-monthly inspection visits.

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I have read and agreed to abide by policy endorsement for wood-burners.

(signed) …………………………….

(name) ……………………………

(date) …………………………….