

**Private & Confidential**

Mr John Hesketh  
St Keyne & Trewidland Parish Council  
Lambest Cottage  
Menheniot  
Liskeard  
Cornwall  
PL14 3RE  
United Kingdom

21st October 2025

Dear Mr Hesketh,

**Insurance Policy: AJG Community Schemes****Client Name: St Keyne Parish Council****Client Reference Number: 47531920****Policy Number: 8051330****Effective Date: 18/11/2025**

Your insurance policy is due for renewal shortly and we have pleasure in enclosing your renewal quotation(s) and documentation. These have been based on your requirements which you disclosed to us previously or in our recent renewal discussions. Our understanding of your requirements are shown in the enclosed documentation.

There are a number of documents enclosed and it is important that you review each of them. Within this letter we have summarised what we consider to be the most important points to assist you. We have directed you to those documents, or parts of documents, which you must read carefully.

Your renewal premium(s) for the forthcoming year are detailed as follows:-

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
AJG Community Schemes	Hiscox Insurance Company Limited	£844.17	£101.30	£50.00	£995.47
<b>Total</b>		<b>£844.17</b>	<b>£101.30</b>	<b>£50.00</b>	<b>£995.47</b>

**Long Term Agreement Option**

In order to ensure rate stability, St Keyne & Trewidland Parish Council may choose to set up a 3 year binding Long Term Agreement (LTA) with Hiscox Insurance Company Limited, at an LTA premium of £995.47. This means St Keyne & Trewidland Parish Council will commit to keep their policy with Hiscox Insurance Company Limited for the period of the LTA, which will expire 3 years from the original inception date.

In return Hiscox Insurance Company Limited agrees not to increase the annual insurance premium, except for the following reasons: