

## Sports & Entertainment insurance renewal invitation

Name:	Welsh Fencing Ltd		
Client Reference:	686332	Date:	29-Oct-2025
Address:	Sport Wales National Centre		
	Sophia Gardens		
	Cardiff		
	Glamorgan		
Postcode:	CF11 9SW		
Period of Insurance:	14th November 2025 to 13th November 2026 (both dates inclusive)		
Insurer:	Hiscox Insurance Co Ltd		

This renewal quotation is valid until 14th November 2025

### Your insurance requirements

**Employers Liability:** You require cover to protect your business against damages and legal costs that arise because of claims from employees suffering an injury or disease due to, and during, their employment.

**Public & Products Liability:** You require cover in respect of your legal liability to pay compensation, including legal costs for accidental death or personal injury to any person excluding employees or accidental loss or damage to third party material property.

**Professional Indemnity:** You require cover for your liability in respect of incorrect professional advice or services arising out of your business

**Management Liability:** You require cover in respect of claims made for any wrongful act by Directors or senior management in the business

**Personal Accident & Illness:** You require cover that will provide financial protection in the event of death, or temporary or permanent disablement caused solely and directly as a result of accidental bodily injury or illness.

### Your specific insurance requirements

You have not supplied us with any new information this year regarding your insurance needs. We have therefore based your renewal quote on your expiring requirements and have assumed that there are no changes in your circumstances. If you feel your circumstances or insurance requirements have changed, please let us know immediately.

## Our recommendation

**Property Damage** cover best meets your requirements because it provides protection in respect of claims for accidental physical loss, or damage by insured perils such as theft and fire to tangible property used in connection with your business.

**Business Interruption** cover best meets your requirements because it provides protection in respect of claims for loss of revenue or costs associated with an insured loss involving damage to your property.

**Business Travel** cover best meets your requirements because it provides protection in respect of claims made in respect of costs incurred relating to emergency medical expenses, cancellation/abandonment and loss of/damage to personal effects.

**Personal Accident & Illness** cover best meets your requirements because it provides financial support to help with lost salary, medical rehabilitation costs or other expenses in the event of death, or temporary or permanent disablement following accidental bodily injury or illness.

**Legal Expenses** cover best meets your requirements because it provides protection in respect of claims for legal costs you may incur whilst defending a claim made against you or when pursuing your legal rights.

**Cyber** cover best meets your requirements because it provides protection in respect of claims arising from electronic risks, such as malicious hacks that affect your systems, or data breaches.

**Money** cover best meets your requirements because it provides protection in respect of claims for physical loss or damage to cash, uncrossed cheques, postage stamps and gift cards.

**Terrorism** cover best meets your requirements because it provides protection in respect of claims for damage or loss of revenue associated with acts of terrorism or civil unrest.

**Motor Fleet / Vehicle Road Risks** cover best meets your requirements because it provides protection in respect of claims for damage or loss to vehicles you own or hire whilst meeting your obligations under the Road Traffic Act.

## Statement of price

Renewal Premium, excluding taxes, fees and charges:	£1,006.74
Insurance Premium Tax:	£120.81
Administration Fee:	£0.00
Insurer Fee	£0.00
<b>Total Renewal Premium:</b>	<b>£1,127.55</b>

See the 'How we are paid for our services' section of this document, which sets out how we shall be paid, should you decide to proceed and renew the policy.



Please note that any mid-term changes to your insurance policy will incur no additional fee from us, only the additional premium charged by, or refunded by the insurers.

### What to do if you want to renew your policy

To ensure that your cover continues, please ensure you provide your instructions to us by telephone or email by 14th November 2025 and arrange payment of your premium.

### How to pay

We accept the payment of your renewal premium by the following methods:

<b>BACS</b> No additional payment fees apply	Sort Code: 15-10-00 Account Number: 23132012 Payment Reference: 686332
<b>Debit/Credit Card</b> No additional payment fees apply	Visa, Mastercard & American Express are accepted
<b>Direct Debit</b> Interest charges &/or fees may apply	You may be able to pay monthly. Contact us to discuss the options available

## What you need to tell us

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to accept the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied

## Important terms within your policy cover

You should read all your insurance documents to make sure you fully understand the terms being offered.

Our aim is to ensure that you fully understand your responsibilities under your insurance policy, thereby reducing the possibility of a claim being turned down by insurers on the grounds that you have not followed the conditions set out in your policy schedule.

If any of these terms are unacceptable, or if you feel that you do not properly understand any terms or explanation we have provided, please contact us. This will give us the opportunity to discuss your concerns further and, if possible, seek a solution with your proposed insurers.

## What are important terms?

### **Warranties:**

Warranties are important clauses contained in the policy and must be always complied with by you. Breach of a warranty may suspend (halt cover) your insurance policy. Insurers may have no liability to pay losses occurring or attributable to something happening during any such period of suspension. The period of suspension will continue until the breach has been resolved (if it is capable of being resolved). A warranty may exist in the policy using other terminology and without reference to the word 'warranty'.

### **Conditions Precedent:**

Conditions Precedent are requirements which are usually placed on the policyholder to fulfil. Not meeting those requirements may mean either that the insurer can't cover you, or that the insurer will refuse to pay in the event of a claim.

### **Subjectivities:**

Subjectivities are conditional requirements that you are expected to comply with by a certain date to receive full insurance coverage. Failure to comply with any subjectivities required by your insurer(s) may result in the insurer withdrawing or amending terms.

### **Exclusions:**

An exclusion is something which the insurer has specifically identified and not covered under the policy. If you are unsure or are unable to comply with any important terms, please contact us immediately.

### **Exclusions applicable to your policy:**

We would like to draw your particular attention to the following exclusions which are contained within the policy document:

Communicable Disease Exclusion – Please find more info within the policy wording

**Please be aware that if you do not follow these important conditions within a specified time period insurers may suspend your cover or the insurance may become invalid. Insurers might also reduce the amount you can claim for.**

## **Underinsurance**

It is important to regularly review your sums insured and policy limits to ensure they continue to remain at sufficient levels, so you are adequately protected in the event of a claim.

Underinsurance occurs when the level of cover under the insurance policy is insufficient to cover the cost of the claim. This usually arises where the insured party has not accurately assessed the value of the assets being covered or the potential liabilities they may face. The consequence of underinsurance can be significant, and you may not be able to claim for your full loss.

If you are in doubt and wish to discuss your requirements or to make alterations, please contact us. For further information on underinsurance, please see here.

## **Our scope of service**



This section includes information as to the scope of our services in providing you with a quotation for the renewal of your policy. It should be read in conjunction with our Client Agreement, a copy of which has been provided to you with this renewal quotation.

### **Nature of sale**

We have presented this renewal quotation to you on an advised sales basis. This means that we have only presented to you a quotation which we consider best meets your demands and needs. Advice and/or recommendations made by us are based on our understanding of your insurance requirements, which you have provided to us and are listed under 'your insurance requirements'.



## **Approach to market**

In our search for insurance to meet your requirements, we have used the following approach:

In obtaining a renewal quotation for you, we have only approached Hiscox Insurance Co Ltd.

Howden is not contractually obliged to obtain a quotation from or place your insurance policy with any particular insurer or underwriting agent.

## **How we are paid for our services**

This section provides you with information on how we will be paid should you instruct us to arrange the quoted policy on your behalf. We will assume that, by instructing us to proceed, you agree to these arrangements. Should you require any further information, we would be happy to provide this to you, upon request.

We will charge you a fee in respect of policy administration, in particular preparation and issue of policy documents and management of claims. This fee is detailed in the Statement of Price area of this document.

We will also receive commission from the insurance company with which the insurance policy will be placed. Insurance commission is money paid to Howden Insurance Brokers at a rate contractually agreed between us and the insurance company for services provided to you. It is calculated as a percentage of the insurance premium paid by you.

## Other Risks & Insurance Products

You may face other exposures and therefore have a requirement for other insurances. You may have already arranged, or wish to consider arranging the following:

**Property Damage:** You may require cover for loss or damage to items of your property, including buildings and contents

**Business Interruption:** You may require cover for loss resulting from the interruption or interference of your business by an insured peril under the Property Damage All Risks Section of the Policy.

**Employers Liability:** You may require cover to protect your business against damages and legal costs that arise as a result of claims from employees suffering an injury or disease due to, and during, their employment.

**Public & Products Liability:** You may require cover in respect of your legal liability to pay compensation, including legal costs for accidental death or personal injury to any person excluding employees or accidental loss or damage to third party material property.

**Professional Indemnity:** You may require cover for your liability in respect of incorrect professional advice or services arising out of your business

**Management Liability:** You may require cover in respect of claims made for any wrongful act by Directors or senior management of the business

**Business Travel:** You may require cover for the cost of specific incidents or accidents that affect you or your employees whilst travelling on behalf of your business.

**Personal Accident & Illness:** You may require cover that will provide financial protection in the event of death, or temporary or permanent disablement caused solely and directly as a result of accidental bodily injury or illness.

**Legal Expenses:** You may require cover in respect of costs incurred in pursuit of your legal rights and/or defending a claim made against you

**Cyber:** You may require cover to provide financial protection for your business against losses resulting from malicious cyber-attacks, hacks or data breaches

**Money:** You may require cover in respect of physical loss or damage to Money

**Terrorism:** You may require cover for acts of Terrorism within Great Britain

**Motor Fleet / Road Risks:** You may require cover to comply with the Road Traffic Act in respect of your legal liability to pay compensation, including legal costs for death or personal injury to any third-party person or loss or damage to third party material property resulting from a mechanically propelled vehicle being used in a public place (example where the public may have access).



## **What to do if you have a complaint**

If you wish to complain, you may advise any member of our staff or contact us:

### **Write to:**

Howden Insurance Brokers Limited, Compliance, One Creechurch Place, London EC3A 5AF, UK

### **Telephone:**

+44 (0)20 7623 3806

### **Email:**

ComplianceHIBL@howdengroup.com

If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing:

### **Website**

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Telephone**

0800 0234567 or 0300 1239123

## **Documentation in another format**

Paper copies of all documents are available on request.



## Our commitment to our clients

At Howden we pride ourselves on being a people first broker. We strive to ensure fair treatment of all our customers, provide suitable products and services, and to enhance transparency within the insurance industry. We understand that some individuals may require different or additional needs and we want to assure you that we are committed to identifying and supporting such clients. We encourage you to be open with us if you need to make any changes to your policy, or if your needs or circumstances change. This will mean we can give you the support and help you need.

We also want you to be fully informed of your choices and policy you are purchasing by providing you with clear, accessible communications and additional assistance, where required. We are here to communicate with you to discuss anything regarding this quotation that is unfamiliar to you or you need further clarification on. If there is anything we can help you with, please do not hesitate to call us to discuss.

## Our Client Agreement

The intention of our Commercial Client Agreement is to clearly and concisely establish the basis of our relationship with you and the services that we will provide as well as detailing the important practices and procedures, which need to be followed by both of us in relation to our appointment as your agent.

We wish to draw your attention to those sections specifically highlighted in:

**Section 1:** the terms of our Commercial Client Agreement will apply to all dealings between you and us, upon us receiving instruction from you to act on your behalf, until and unless we send you a further revised agreement.

**Section 3:** highlights the Duty of Fair Presentation and the requirements contained within. This places a duty on you to make a Fair Presentation of the risk to the insurer.

**Section 10:** particularly the Limitation of Liability provision.

If you have any questions regarding our Commercial Client Agreement do not hesitate to contact us.