

**From:** Colin Raffell <Colin.Raffell@jameshallam.co.uk>  
**Sent:** 05 January 2026 15:46  
**To:** clerk@torpointtowncouncil.gov.uk  
**Cc:** Leigh-Anne Davidson  
**Subject:** Insurance Renewal Review [Contact Ref: 19579800]  
**Attachments:** Pre-Renewal Review (Answered questions only) - Live Policies.docx; Corporate Director Declaration.docx; Claims Experience.xlsx; Client Information Pack - Corporate.pdf

Hi Milly,

As you know your insurance portfolio falls due for renewal on the 01 April 2026. In view of the outstanding claims we have already discussed the probability of you staying with us, probably for just a one year deal although I will get the option of a 3 deal from Aviva for comparison purposes.

In preparation for our pre renewal review meeting next week please find attached a pre renewal questionnaire which details your current estimates and cover. We will work through this during our meeting and can update as appropriate. If you are able to have a look through in advance of our meeting it will speed the process up and enable you to have some of the figures to hand which means we will have more time to concentrate on any queries or issues that arise.

Along with the pre renewal review please also find attached a corporate director declaration for completion (this is in respect of Officers & Councillors and just a more formal recording of the information we have always asked), a copy of your claims experience and Client Information Pack which gives some important information that you should be aware of & some useful general insurance guidance notes.

I am obliged to remind you that you are deemed responsible for providing your insurer with complete and accurate information which may be required in order to assess your risk. You have a duty to give a Fair Presentation of the risk and should disclose material circumstances relevant to the risk being insured including any information that may influence the judgement of the insurer or put them on notice that needs to make further enquiries. If you are unsure whether to disclose, please mention it to us. This duty applies on a continuous basis, ie prior to and when you purchase a policy and also throughout the life of the contract. If you fail in this duty, it may invalidate your policy completely or mean that in the event of a claim all or part of a claim may not be paid.

We may use any personal information which you share with us during the course of the renewal in order to deal suitably with your queries and provide you with any requested services. We process all personal information in accordance with our Privacy Policy which can be provided upon request.

To discuss this further, or if you have any additional queries, please do not hesitate to contact me on 07731 604177 - otherwise I look forward to seeing you next week.

Kind regards,



**Colin Raffell Cert CII**

Local Council Scheme Manager - Corporate

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james hallam  
insurance brokers

# DIRECTOR DECLARATION

James Hallam Insurance Brokers





## Directors/Partners/Principals Material Fact Disclosure Statement

Company Name:

Additional Information:

**Either now or at any time in the past, do any of the following circumstances (which insurers will consider as Material Facts) apply to you or any principal, partner or director either in their personal capacity or for any business in which they are or were a principal, partner or director:**

**1. Unspent criminal convictions, been charged (but not yet tried) with a criminal offence, civil proceedings, prohibition notices, enforcement notices, improvement notices, disciplinary actions and the like by legal, regulatory or similar bodies (whether this be against the business itself or any director or officer personally) including being disqualified from holding office as a director of a company. If yes, please provide details:** ☐ No ☐ Yes

Additional Details:

**2. Entering in to administration, receivership, liquidation, bankruptcy, sequestration, dissolution, a Company Voluntary Arrangement, an Individual Voluntary Arrangement, any other arrangement with creditors or being subject to a winding up order or otherwise ceasing trading. If yes, please provide details:** ☐ No ☐ Yes

Additional Details:

**3. Recovery action by HM Revenue and Customs. County Court Judgements, UK Court Decree or any other equivalent money or debt judgement. If yes, please provide details:** ☐ No ☐ Yes

Additional Details:

**4. Insurer(s) cancelling a policy, withdrawing cover, refusing to renew a policy, declining a proposal for insurance or imposing special terms or conditions on an insurance policy? If yes, please provide details:** ☐ No ☐ Yes

Additional Details:

Signed By Date: 01.08.2025

Date



Broker at

LLOYDS



British  
Insurance  
Brokers'  
Association  
Associate  
Member

James Hallam  
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