



16th September 2024  
Client Ref: 28758049

Mr Duncan Thomas  
Property Packages Ltd  
20 Eggbridge Lane  
Waverton  
Chester  
CH3 7PE

Towergate Insurance  
Interchange House  
8th Floor  
81-85 Station Road  
Croydon  
CR0 2RD

Tel: 0344 346 0586

Email: [CustomerServiceCroydon@towergate.co.uk](mailto:CustomerServiceCroydon@towergate.co.uk)

Dear Mr Thomas,

## Your PI Combined Policy

**Towergate puts itself at the heart of what's important to you. As an insurance specialist we work hard to know our customers better than anyone else and we hope you have been happy with your policy and the relevant and personal service we provide.**

Thank you for continuing to choose us for your Professional Indemnity insurance. I can confirm that your cover was renewed with effect from 10 September 2024.

We have set up your policy based upon the information you have provided which has been detailed in your renewal documentations. Please do take some time to read all of the information provided to you to ensure we have understood your requirements and have covered your needs accordingly - it is very important to us, and of course you. If you need to make any amendments to your policy, please contact us as soon as possible.

## Your PI Combined Policy

PI Combined Annual Premium	£1,199.41
Insurance Premium Tax	£143.93
Customer Service Charge	£60.00
<b>Total</b>	<b>£1,403.34</b>

## Mid-Term Adjustments and Cancellations

During the term of the policy we will charge £25 for any mid-term changes to your policy. This is in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed before being made. Our fees are non-refundable even if you cancel your policy.

Our preferred method of communication on all of your Insurance contracts will be via electronic medium. If you should ever wish us to communicate with you by different means (e.g paper format) please contact us.

## Next Steps

Your cover is now in place. We require the following information from you within 21 days:

- None

If there is anything else we can help you with please do not hesitate to contact us. You can reach us on 0333 136 8717 where we will be able to:

- Amend your policy and personal details should they change
- Answer any queries you may have about your policy/cover

Yours sincerely

Claire Wilson  
**Towergate Riskline**  
Direct Dial: 0333 136 8717  
Email: [claire.wilson@towergate.co.uk](mailto:claire.wilson@towergate.co.uk)

## Documents Enclosed

### Policy Schedule

This details the basis of your insurance quotation including property insured, sections covered, sums insured, excesses and any endorsements that apply.

### Important Information Document & Terms of Business

By taking out this insurance policy you are entering into a contract with us. This document provides the terms and conditions between you and us, information about us, our services and costs, your rights and how to exercise them. **Please note our Fair Processing Notice (FPN) mentioned within our Terms of Business Agreement (TOBA) has been updated. You can find details of the FPN on the following link:**

<https://www.towergateinsurance.co.uk/fpn/advisory-insurance-brokers>

**IMPORTANT: Please ensure you read all documentation and contact us immediately should you have any queries**