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Mrs M Smith
Clare Town Council
The Old School
Callis Street
Clare
SUDBURY, Suffolk
CO10 8PX

21st July 2015

Dear Mrs Smith,

I refer to our telephone conversation of 20th July 2015, and our previous phone calls and emails.

I can confirm we have agreed to provide cover for Clare Christmas Lights Trust under our stand alone public liability policy. The limit of indemnity cover on this policy is £5million, and the annual premium is £141.00 (including ipt and commission).

I have attached a copy of the proposal form including the description of activities we have been requested to cover. As previously advised we are happy to cover quiz nights, summer fete (this took place on 07th June 2015 and was covered by the above policy) and the Christmas Lights switch-on.

We are aware from previous years that the Christmas Lights switch on involves a road closure, and we are happy to cover the event and the Christmas Lights subject to a risk assessment for the event being completed and any risks reduced/removed as necessary. I understand from previous years a contractor is used to erect/install and remove the lighting.

Having checked our records and the forms completed by the Christmas Lights Trust, I have been unable to find any reference to a request to cover public liability for a Christmas tree while in situ. We would be more than happy to provide public liability cover for Clare's Christmas tree, but I would just need the organising committee to provide a few pieces of information:

- Approximately how big is the tree?
- Do the committee use a contractor to erect the tree and install the lighting on the tree?
- How is the tree secured into place e.g. metal base/guide ropes?
- Where does the electricity come from to light the tree?
- Does the tree have any safety barriers surrounding it?
- Do the committee check the tree on a regular basis to check for damage/instability?

I assume the Christmas Light Trust have a method statement/risk assessment in place for the Christmas lights and the tree, if they could let me have a copy I can send confirmation of cover and any conditions which may apply.

If you have any questions please contact me on 01473 345361 or by email lorna.hart@communityactionsuffolk.org.uk.

Yours sincerely

Lorna Hart (Dip CII), Senior Development Officer - Insurance