



Gallagher

Insurance | Risk Management | Consulting

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Private & Confidential

Mrs Cheryl Kinsella
Hednesford Town Council
Hednesford Town Council
Pye Green Community Centre
Bradbury Lane
Hednesford
Cannock
Staffordshire
WS12 4EP
United Kingdom

19th March 2026

Dear Cheryl,

Insurance Policy: Cyber Package
Client Name: Hednesford Town Council
Client Reference Number: 59028862
Policy Number: C-50PT-150056-CYBER-2025
Effective Date: 22/05/2026

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)	Insurer Fee(s)	Total Due
Cyber Package	Coalition Risk Solutions Ltd via Coalition Risk Solutions Ltd	£514.00	£61.68	£50.00	£50.00	£675.68
Total		£514.00	£61.68	£50.00	£50.00	£675.68



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Cyber Package

Your Requirements and Our Recommendations

We have assessed the information about the circumstances that you have provided to us to help us to identify your requirements and make recommendation(s). We have based our understanding of your requirements on this information.

Our Recommendation(s)

We recommend that this policy is placed with Coalition Risk Solutions Ltd based upon your requirements to purchase a Local Council Insurance policy and the price, extent of cover and policy benefits provided by the insurer.

Our recommendation is based on your requirements to have a Local Council Insurance policy for Hednesford Town Council to the levels of cover we have discussed which is summarised in the attached quotation schedule and statement of fact.

- We have recommended that your cover is placed with the insurer(s) named within your schedule.
- We believe the cover(s) provided is the most suitable from the insurers that we have approached and based on the information you have provided.
- Please ensure you read your documentation pack carefully to confirm that the cover meets your requirements, paying particular attention to exclusions, warranties, conditions, excesses and limits.

If you require any changes to be made or information corrected, please contact us as soon as possible, as failure to do so could mean that your insurance is voided, or may lead to the insurer not paying all or part of your claim.

Please see the attached cover comparison which details a summary of the core covers automatically included with all Gallagher Insurance policies. In addition to these our insurer panel can provide enhanced levels of protection and additional covers where appropriate.

Cyber Insurance

Our Recommendation(s)

We recommend that this policy is placed with Coalition Risk Solutions Ltd based upon your requirements to purchase a Cyber Insurance policy and the price, extent of cover and policy benefits provided by the insurer.

Our recommendation is based on your requirements to the levels of cover we have discussed which is summarised in the attached quotation schedule and statement of fact.

- We have recommended that your cover is placed with the insurer(s) named within your schedule.
- We believe the cover(s) provided is the most suitable from the insurers that we have approached and based on the information you have provided.
- Please ensure you read your documentation pack carefully to confirm that the cover meets your requirements, paying particular attention to exclusions, warranties, conditions, excesses and limits.

If you require any changes to be made or information corrected, please contact us as soon as possible, as failure to do so could mean that your insurance is voided, or may lead to the insurer not paying all or part of your claim.