

Private & Confidential

Miss Abigail Cova
Abigail Cova T/A Marble Hill Dance Studio
11 Parkside Road
Hounslow
Middlesex
TW3 2BD
United Kingdom

13th November 2025

Dear Miss Cova,

Insurance Policy: Dance Teachers
Client Name: Abigail Cova T/A Marble Hill Dance Studio
Client Reference Number: 1559212
Policy Reference: BM BDX 6836632
Effective Date: 13/11/2025

Further to our recent renewal letter and any subsequent discussions, we are delighted that you have chosen to renew your business through Gallagher.

In accordance with your instructions, or where we advised you that we have automatically renewed, we have placed your insurances with the insurers shown below.

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
Dance Teachers	AXA Insurance UK Plc	£445.17	£53.42	£30.00	£528.59
Total		£445.17	£53.42	£30.00	£528.59

Significant Terms, Subjectivities, Endorsements, Conditions, Warranties and Exclusions

Your **policy documents** will record what is insured and against what **Insured Perils** (risks) apply, along with details of any **Warranties** which sets out those things which you must make sure happen or have in place at all times. Your cover may be subject to **Exclusions** and **Endorsements, which** set out additional **policy** terms which are particularly important. Please also consider any **Conditions** with which you have to comply in order for your cover to be valid and for you to make a claim.

It is important that you read and make sure that you understand the full extent and all of the cover that is provided by your insurance policy. The policy wording should be read in conjunction with your policy schedule. Please read these carefully as they may have an impact on the validity of your cover and/or your ability to make recovery for any claims made.

If there are any areas of the policy which you are concerned about or do not understand, or where you are unable to comply, then please contact us to discuss in further detail. It may be possible, albeit at higher cost, to obtain wider or less restrictive cover.

Policy Documents

**Custom House
The Waterfront
Level Street
BRIERLEY HILL
DY5 1XH**

Tel: 01384 822 207

www.ajg.com/uk



Insurance | Risk Management | Consulting

It is important that you check through your policy documentation thoroughly to ensure that you are happy with the cover stated. Please read all documents carefully, paying particular attention to the limits, endorsements and exclusions. If any information is incorrect, please contact us immediately.

Making a Claim

If you need to make a claim, please refer to your insurer policy documentation for contact details for your insurer's claims department and what to do in the event of a claim.

The majority of insurers have a dedicated claims line to speed up the claims process. You will need to have as much information about the claim as possible, including but not limited to:

- Policy type and policy number
- Date loss occurred
- Location and description of loss
- Name and address of injured party if applicable

Claims must be notified to insurers immediately. Any delay in notification could prejudice your own or your insurer's position. Our full information regarding on what to do in the event of a claim was provided in our renewal invitation letter.

Payment Options

Thank you for your premium payment in full settlement of your premium.

Any Questions?

Thank you for renewing your policy with us and if you have any questions relating to your insurance arrangements, please do not hesitate to contact us.

Yours sincerely

Vikki Brydges
Account Handler
Direct Dial: 01384 822 207
Email: Vikki_Brydges@ajg.com

Enclosures	Action Required by You
Policy Schedule(s)	Please review and advise us immediately if there are any terms you are unable to comply with or do not understand.
Verification of Insurance	An overview of the proposed cover including limits. Please read in conjunction with your policy and advise us immediately if there are any terms you are unable to comply with or do not understand.
Employer's Liability Certificate	Please read and retain.
Receipt	Please read and retain.
Dance Teachers FAQs	Please read and retain.

Our Service & Remuneration

The table below indicates 'how we are paid for our services'. Further information is available in our Initial Disclosure Document that can be located further on in this letter.

Policy Cover	Broker Fee	Commission	Admin Fee
Dance Teachers	x	✓	✓