

Update on Parish Council Insurance Cover

As part of preparation for the Annual Audit the Clerk reviewed the Parish Council's asset register (attached as Appendix A) against the Statement of fact which forms the basis of the parish council's insurance cover with BHIB (attached as Appendix B).

The clerk has identified some adjustments to the insurance cover to more accurately reflect the council's Register of Assets, as set out below:

Item Listed in Statement of Fact	BHIB Cover £	Listed in Asset Register	Proposed Adjustment to Cover
Mandatory Covers			
Money – cash in transit, on premises in business hours, in Bank Night Safe	£2,500	None – no cash handling	Remove from cover
Money – Cash in safe	£2,500	None – no cash handling	Remove from cover
Additional Covers			
Contents	£33,000.00	£ 1,153.10	No change
Street Furniture	£72,000.00	£ 6,061.16	No change
Gates & Fences	£36,000.00	£ 15,936.29	No change
Playground Equipment	£159,561.00	£ 66,477.05	Adjust to £121,328.00
Sports Equipment	£18,000.00	£ 610.83	No Change
Sports Ground Surfaces	0	£ 15,625.00	£38,233.00
War Memorials	£48,000.00	£ 27,607.00	No change
Mowers & Machinery	£6,000.00	£ -	No change
Locks	-	£ 19.94	Falls under contents cover
Chapel of Rest	£90,639.00	£ 59,618.00	£90,639.00 Leave existing cover but review replacement cost

The cost of adjusting the cover as identified above has currently been quoted as £67.66 including insurance premium tax.

It has not been possible to find when the Chapel of Rest was last valued for the cost of replacement. The risk of taking no action to determine a replacement value now is that if the building is under insured, and were a claim to be necessary, any claim would be likely to be revised down in line with the degree to which the building was under-insured.

The insurers have confirmed that a simple valuation of replacement cost by a building surveyor, as opposed to a full RICS report would be sufficient for the purposes of establishing a replacement value.

The Clerk has sought quotes from a number of surveyors, as set out below:

Surveyor	Type of Report	Cost
Whymark & Moulton	Simple valuation based on size and building construction	£150 plus VAT
	RICS full report	£7-800 plus VAT
John Casson	Building valuation (not specified)	£250 plus VAT
James Aldridge	Building valuation (not specified)	Less than £500 plus VAT

Recommendation:

- 1. To authorise the Clerk to adjust the BHIB insurance cover for assets as identified in the table above and the cost of the additional premium in the sum of £67.66 including insurance premium tax.**
- 2. To authorise the Clerk to appoint a Chartered Surveyor to provide a valuation of the replacement value of the Chapel of Rest at Wickhambrook Cemetery for insurance purposes at a cost of not more than £500 plus VAT.**

WICKHAMBROOK PARISH COUNCIL

Fixed Asset Register

Description	Date Acquired	Purchase Cost £ (incl VAT)	Financial Year	Asset Cost (excl VAT)	Location
TOTAL		as at	2019-20	£ 193,108.38	
Cemetery Chapel	pre-1998	£ 59,618.00	pre-1998	£ 59,618.00	Cemetery
War Memorial	pre-1998	£ 27,607.00	pre-1998	£ 27,607.00	Cemetery
Village Sign	1998	£ 1,905.00	1998-99	£ 1,905.00	Thorn's Corner
Cemetery Gate	August 2001	£ 1,400.00		£ 1,191.00	Cemetery
Hardwood Bench	September 2001	£ 341.00		£ 341.00	Attleton Green
Hardwood Bench	September 2001	£ 341.00		£ 341.00	Coltsfoot Green
		£ 2,082.00	2001-02	£ 1,873.00	
Half-pipe with hip	31/01/2013	£ 11,133.00		£ 9,277.50	Skate Park, Cemetery Road
Quarter pipe	31/01/2013	£ 4,022.00		£ 3,351.67	Skate Park, Cemetery Road
Funbox with curb	31/01/2013	£ 4,363.00		£ 3,635.83	Skate Park, Cemetery Road
Grind rail	31/01/2013	£ 325.00		£ 270.83	Skate Park, Cemetery Road
Curb	31/01/2013	£ 488.00		£ 406.67	Skate Park, Cemetery Road
Slide rail	31/01/2013	£ 488.00		£ 406.67	Skate Park, Cemetery Road
Youth shelter	31/01/2013	£ 3,886.00		£ 3,238.33	Skate Park, Cemetery Road
Skatepark fencing	31/01/2013	£ 3,105.00		£ 2,587.50	Skate Park, Cemetery Road
Playland fencing	31/01/2013	£ 7,965.00		£ 6,637.50	Skate Park, Cemetery Road
Basketball system	31/01/2013	£ 733.00		£ 610.83	Skate Park, Cemetery Road
Litter bin	31/01/2013	£ 164.00		£ 136.67	Skate Park, Cemetery Road
Litter bin	31/01/2013	£ 164.00		£ 136.67	Skate Park, Cemetery Road
Baseworks	31/01/2013	£ 18,750.00		£ 15,625.00	Skate Park, Cemetery Road
		£ 55,586.00	2012-13	£ 46,321.67	
Toddler multi-unit	19/07/2013	£ 5,110.00		£ 4,258.33	Playground, Cemetery Road
Junior multi-unit	19/07/2013	£ 14,615.00		£ 12,179.17	Playground, Cemetery Road
Infinity web climber	19/07/2013	£ 8,048.00		£ 6,706.67	Playground, Cemetery Road
Dish roundabout	19/07/2013	£ 1,344.00		£ 1,120.00	Playground, Cemetery Road
Maypole	19/07/2013	£ 1,875.00		£ 1,562.50	Playground, Cemetery Road
Bird's nest swing	19/07/2013	£ 2,688.00		£ 2,240.00	Playground, Cemetery Road
360 degree dish	19/07/2013	£ 768.00		£ 640.00	Playground, Cemetery Road
Litter Bin	19/07/2013	£ 344.00		£ 286.67	Playground, Cemetery Road
Bee Springer	19/07/2013	£ 841.00		£ 700.83	Playground, Cemetery Road
Snail Springer	19/07/2013	£ 594.00		£ 495.00	Playground, Cemetery Road
Supernova	19/07/2013	£ 4,241.00		£ 3,534.17	Playground, Cemetery Road
Stand and Spin	19/07/2013	£ 532.00		£ 443.33	Playground, Cemetery Road
Snake Weaver	19/07/2013	£ 365.00		£ 304.17	Playground, Cemetery Road
Stepping Posts	19/07/2013	£ 143.00		£ 119.17	Playground, Cemetery Road
Tables and bench	19/07/2013	£ 2,026.00		£ 1,688.33	Playground, Cemetery Road
Playground Fence	2013	£ 5,315.00		£ 5,315.00	Playground, Cemetery Road
		£ 48,849.00	2013-14	£ 41,593.33	
Benches (3)	28/09/2017	£ 1,197.00		£ 997.50	Cemetery Garden
Cableway (Zip Wire)	18/01/2018	£ 9,444.00		£ 7,870.00	Playground, Cemetery Road
		£ 10,641.00	2017-18	£ 8,867.50	
Hydraulic Gate Closer	28/03/2019	£ 246.35		£ 205.29	Playground, Bury Road
		£ 246.35	2018-19	£ 205.29	
Parish Laptop for Clerk	25/04/2019	£ 591.98		£ 532.99	Clerk Office
Westminster Flat Arm Garden Bench	27/06/2019	£ 274.00		£ 228.33	Genesis Green
Printer - Lexmark	26/09/2019	£ 395.94		£ 329.95	Clerk Office
Proster Emergency Warning Strobe Light	31/10/2019	£ 20.48		£ 15.99	Cllr Highways Portfolio
Re-instatement of Playfort	1/10/2019 & 28/02/2020	£ 4,459.46		£ 3,716.22	Playground, Cemetery Road
Parish Laptop for VAS Work	28/11/2019	£ 329		£ 274.17	Cllr Highways Portfolio
Lock for Double Gates & Cemetery Road	27/02/2020	£ 19.94		£ 19.94	Playground, Cemetery Road
		£ 6,090.80	2019-20	£ 5,117.59	

Local Councils

Statement of Fact

27/03/2020

IMPORTANT - This Statement of Fact provides a record of the information notified to us and facts assumed about you, your business and councillors and clerks. You must check all the information and material facts contained in the Statement of Fact and the Schedule and contact BHIB on 0330 013 0036 or by email to affinities@bhibinsurance.co.uk immediately if any details are incorrect or incomplete.

You should keep this statement of fact for your records.

Your Duty to make a Fair Presentation of Risk

You must make a fair presentation of risk. This means you must;

- disclose every material circumstance you know or ought to know or, failing that, provide enough information to enable Insurers to make further enquiries
- make disclosures in a reasonably clear and accessible manner
- ensure that representations as to a matter of fact are substantially correct
- ensure that representations as to a matter of belief are made in good faith

Material information is information that would influence an insurer in deciding whether a risk is acceptable and if so, the premium, terms and conditions to be applied. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy, reduce claims settlements or result in a claim not being paid.

Your duties before inception of cover	Your duties after inception of cover	Instructions regarding changes of cover
All material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may be asked by us or by the insurer. If you become aware that material information that you have supplied prior to the placement of your insurance contract was incorrect you should tell us immediately.	Your duty to make a fair presentation of risk is re-imposed when there are changes or variations in cover and when the insurance contract is renewed or extended. In addition, changes that substantially increase the risk, or relate to compliance with a warranty or condition in the insurance contract must be notified at once.	Alterations to covers or increases in sums insured etc., will not be effective until insurers have accepted the change and you should not assume that they have done so until you have received confirmation to that effect from BHIB. To avoid delay, we therefore suggest that for urgent instructions, you contact us by telephone.

Please contact BHIB immediately if you are in any doubt as to whether or not information might be material or if you have any concerns that we might not be aware of all material information.

Claims Experience

All claims, incidents or losses during the past three years in respect of any of the risks to be insured must have been reported to the previous scheme underwriters, Allianz Insurance Plc and Aviva Insurance Ltd.

Declaration

To the best of your knowledge no Councillor or Clerk has;

- been subject to any County Court Judgements
- had any insurer decline, cancel or refuse to renew insurance
- been convicted/charged/cautioned in respect of any criminal offence
- ever been prosecuted for failure to comply with any Health and Safety or Welfare or Environmental Protection legislation
- been declared bankrupt or disqualified from being a company director or involved in any company that went into receivership, liquidation or administration

Your Property

All property insured including outbuildings will be maintained in a good state of repair.

Where Subsidence is covered all properties are free from any sign of damage caused by subsidence, ground heave or landslip, and have no history of such damage.

You do and will continue to maintain machinery and equipment in a good state of repair.

Fidelity Guarantee

You do and will continue to;

- delete employees' password access or make it invalid immediately when any employee leaves your employment
- make BHIB aware of any additional wording included in your last external audit report

Health and Safety

You comply with all appropriate Health and Safety legislation, and follow the guidelines and advice of the Health & Safety Executive.

Special Events & Activities

Where you undertake any of the following activities, you comply with the guidelines outlined in the Special Events & Activities Guidelines sheet issued to you;

- Firework Displays, Bonfires and Beacons
- Christmas Trees and Lights
- Bouncy Castles and Inflatables
- Shooting and Archery
- Fetes and Galas
- Playgrounds
- Boating Ponds and Lakes

You confirm that you are not carrying out any activity or event not catered for in the Local Council Special Events and Activities Guidelines and you will ensure that you will follow the guidelines accordingly.

Client Details

Council Name	Wickhambrook Parish Council
Address Line 1	123 York Road
Address Line 2	
Town	Bury St. Edmunds
County	Suffolk
Postcode	IP33 3EG
Please state to which Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Suffolk
Population Size	Up to 5,000
If you do not have an PAYE Reference, please confirm that you are exempt from holding one	I am Exempt
Contact Title	Ms
Contact Forename	Hilary
Contact Surname	Workman
Contact Telephone	01440 821861
Contact Email Address	parishclerk@wickhambrook.org.uk
<i>Verified e-mail address for all communications. Please let the BHIB Affinities team know immediately if this address needs to be changed. ✓</i>	
Additional Email Address	
This is...	an Aon Transfer
Previous AON Policy Number	4145167

Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10000000
Officials Indemnity Limit	500000
Libel and Slander Limit	250000
Legal Expenses Limit	250000
Money - Cash in Transit, on Premises in Business Hours, in Bank Night Safe	£2,500
Money - Cash in Safe	2,500.00
Fidelity Guarantee Limit	£150,000

Additional Covers

Do you require Additional Covers, as set out below?	Yes
Do you wish to increase the standard limit for any of the above options	Yes
Please enter Contents Limit required	0
Please enter Street Furniture Limit required	0
Please enter Gates & Fences Limit required	0
Please enter Playground Equipment required	132,968
Please enter War Memorials required	0
Please enter Mowers & Machinery required	0
Please enter Sports Equipment required	0
Total of Higher Values	132,968

Optional Covers

Do you require cover for Buildings Yes

Buildings Cover (1)	
Address Line 1	Cemetery Building
Address Line 2	Wickhambrook
Town	Newmarket
County	Suffolk
Postcode	CB8 8UP
Please state the Sum Insured	75,533
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	No

Do you require cover for CCTV Equipment No

Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required No

Is cover for Regalia required No

Is Business Interruption cover required? No

Is cover for Personal Accident required Yes

Is cover for Terrorism required No

Do you require No Claims Bonus Protection & Application of Excess Protection No

Do you require Data Breach Response cover? Yes

Have you attained an award under the Local Council Awards Scheme? No

Do you wish to receive a free Parish Online licence? No

Do you wish to agree to a 3 year Long Term Undertaking (LTU) in return for a discount Yes

LTU Start date 01/04/2018

LTU End date 01/04/2021

General Questions

(i) No Insurer has declined my/our proposal, cancelled or refused to renew my/our policy, required an increased premium, special terms or conditions for any of the insurance proposed for	True
(ii) Neither I/We, nor any other principal members of this organisation have been convicted of any criminal offence other than a motoring conviction	True
(iii) I am/We are not aware of any existing circumstances which have resulted or could result in a dispute which may give rise to any payment under this insurance and I/We understand that no such circumstances can be accepted as a foundation of a claim under this insurance	True
(iv) I/We declare that the proposer is registered in the United Kingdom, the Isle of Man or the Channel Islands	True
To the best of my/our knowledge no partners, principals or directors have; been subject to any county court judgments, had any Insurer decline or refuse to renew Insurance or impose any special terms for acceptance, been convicted/charged/cautioned in respect of any criminal offence, been declared bankrupt or disqualified from being a company director or involved in any company that went into receivership or liquidation, been subject to a recovery action by Customs & Excise or the Inland Revenue.	True
Business Description	Parish Council
Has the client elected to pay by instalments?	No
Has your organisation made, or had made against it, any claims in the last 3 years, whether insured or not?	No

Important Information

Data Protection – Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include BHIB Insurance Brokers, who are responsible for the sale and distribution of the product, and any applicable reinsurers.

Personal information we collect and how we use it

We will use your personal information:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes marketing, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make. Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may:

- undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims,
- carry out a quotation search from a credit reference agency (CRA) which will appear on your credit report and be visible to other credit providers. It will be clear that this is a quotation search rather than a credit application.

The identity of our CRA and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at www.aviva.co.uk/privacypolicy

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time

- Share information about you with other organisations and public bodies including the Police
- Undertake credit searches and additional fraud searches
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information

and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR. Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone you can also use the European Commission's Online Dispute Resolution for logging complaints. To use this service the European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Financial Services Compensation Scheme

Aviva are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations, depending on the type of insurance and circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise.

1. The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or
2. In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Claims since inception of this policy

Any claim which has been reported to Insurers under this policy is deemed to have been included in this Statement of Facts and does not need to be separately shown within the claim section of this document.