

Service Level Agreement

Between

Arthur J. Gallagher Insurance Brokers Ltd

and

Tyne Housing Association Limited



Gallagher

Insurance | Risk Management | Consulting

Service Level Agreement (SLA)

We conduct Our insurance broking business in the United Kingdom on general terms that are set out in Our Terms of Business Agreement.

The purpose of this Agreement is to record the nature and scope of the services We are to provide to You. This Service Level Agreement shall replace any prior Service Level Agreement or arrangement between the Parties whether expressed or implied.

Agreement between:

Arthur J. Gallagher Insurance Brokers Ltd whose operating office is Gallagher, First Floor, Eastwood House, Glebe Road, Chelmsford, Essex CM1 1QW

Tyne Housing Association Limited and all associated and subsidiary companies whose registered office is St Silas Church Building, Clifford St, Byker, Newcastle upon Tyne NE6 1PG

Definitions

In this Agreement unless the context otherwise requires the following words and phrases shall have the meaning set out below. Words importing the singular shall also include the plural and vice versa. Where the context requires references to persons it shall include firms and corporations

Agreement	this document and all its Schedules ;
Additional Services	the services specified in Schedule 5;
Core Services	the services specified in Schedule 1;
Claim	A Claim (or potential Claim) made under a Cover;
Cover	insurance Cover secured by Us for You;
Insurers	Your Insurers;
Parties	You and Us;
Policies	Policies of insurance effected by Us on behalf of You;
Premium	Premium required to secure Cover;
Schedules	the clauses of or Schedules to this Agreement;
Service Standards	the standards laid down in Schedule 3;
Working Day	Any day from Monday to Friday (inclusive) other than any statutory, Bank or other Public Holiday
We, Our, Us	Arthur J. Gallagher Insurance Brokers Ltd
You, Your	Tyne Housing Association Limited and all subsidiary companies

Period of Agreement

This Agreement will run initially for **THREE** years commencing on **10th July 2025** with an ongoing option to extend the contract subject to service, performance and cost.

Scope of Services

We will arrange insurance with appropriate Insurers and / or provide the services set out in the Renewal report dated 04/07/2025 or as amended from time to time to meet Your requirements and respond to change in Your risk profile and appetite. Core Services will be provided in line with the appended Schedules.

Fee

In consideration of providing the services as set out in this document You will pay Us a fee as detailed in the insurance report dated 04/07/2025 or as subsequently agreed.

Force Majeure

If We fail to perform or delay in performing Our obligations under this SLA and the failure or delay is due to causes or circumstances outside of Our reasonable control (Force Majeure) We shall not be liable in any way. In the event of a Force Majeure arising We will notify You as soon as it is practical to do so.

Non-amendment

No amendment, variation or modification to this Agreement shall be valid unless agreed to in writing by both Parties.

Applicable Law

This Agreement will be governed by and construed in accordance with the Laws of England and Wales and the Parties submit to the exclusive jurisdiction of the English Courts.

**Signed on behalf of Tyne Housing Association
Limited**

**Signed on behalf of Arthur J. Gallagher
Insurance Brokers Ltd**

.....
Name

.....
Name

.....
Position

.....
Position

.....
Date

.....
Date

Schedule 1 – Core Services

Post Appointment

Following appointment, We will:

- Provide a service programme based upon Our tender report dated 25/06/2025
- Appoint a dedicated servicing team to manage Your Account
- Conduct a post inception meeting a
- Collect any further information required by Us or Insurer(s)
- Complete any outstanding work identified in Our tender report or agreed as part of the service programme
- Arrange agreed insurance and provide appropriate documentation including confirmation of Cover

Ongoing General Advice / Administration

In respect of the insurance Policies, We will:

- Provide day-to-day administration
- Provide insurance programme training as needed
- Provide ongoing advice on the extent of Policy Cover
- Provide quotations for and place Cover for additional insurances and/or altered Cover limits as and when required.
- Make changes as necessary and provide mid-term documentation as appropriate
- Provide information and/or advice in respect of legislative issues of relevance in connection with the insurance Policies, it being understood that such advice is offered in Our capacity as Your insurance adviser and not as a legal advisor
- Upon Your request, provide general insurance market briefings and other topics of interest
- Upon Your request, advise on the implications of insurance clauses contained in business contracts You enter into, or intend to enter into
- If requested, provide an annual executive summary to the Committee/Board concerning the insurance programme and risk management strategy insofar as We have been requested to become involved

We will attend meetings with You as agreed as part of the service programme

Claims

In relation to the management of Your Claims, We will:

- Provide You with a comprehensive and tailored Claims management programme
- Provide You with a Claims procedural manual for dissemination throughout Your business
- Manage Claims or circumstances which You consider might result in a Claim and negotiating with Your Insurer on Your behalf including
 - Upon first notification of loss advising You how Your Insurer will manage Your Claim, the action You should take and the information You will be asked to provide including Your input into specific aspects of the Claim that have a bearing
 - Notifying Your Claim to any Claims management organisation, loss adjusters, building repair networks or similar organisations delegated by Your Insurer to provide specialist Claims management services to them
- Train Your personnel in all relevant areas of Claims management and provide Claims processing support where necessary
- Provide a 24-hour access to Your Claims data via Our online system and provide appropriate training in its use, enabling You to download Your data at any time
- Claims statistics will be provided by Us on a periodical basis as agreed
- Provide regular analysis and reporting of Claims statistics as required, allowing the insurance programme and risk management strategy to be adapted accordingly

Risk Management

In relation to assistance with Your management of risk, We will:

- Meet with Your Executives and Officers at the intervals set out in the service programme in order to ensure that the programme responds to Your changing needs
- Provide updates on legislation and regulatory changes bespoke to the insurance programme that affect You
- Upon Your request, We will review and benchmark Your risk maps, identifying strengths, weaknesses and where insurance should be identified as an effective control mechanism
- Provide risk awareness training as detailed in the Renewal Report
- Arrange a free consultation with our Cyber Risk Management Team
- Upon Your request, provide additional bespoke risk management services at additional cost to You.

Renewal

In order to ensure the renewal process is structured and beneficial, We will

- Issue an information request to You four months before the renewal date
- Conduct an annual review meeting at ninety days before the anniversary date to review the Covers and the other services
- At Your request, We will use all reasonable endeavours to provide indications of renewal costs for Your budget purposes four months before the renewal date. It is recognised that these budget figures are not quotations and may be subject to change between the indication being provided and the renewal date.
- At Your request We will endeavour to provide a detailed renewal report at least thirty days in advance of the renewal date subject to You providing appropriate underwriting information within agreed timescales and Insurers being willing and able to provide terms, including:
 - Annual 'price check' within the insurance market, subject to any Long Term Agreement restrictions
 - Annual renewal report including best value tender results and analysis where applicable
 - Annual self insurance review including cost benefit analysis
 - Annual review of uninsured risks.
- Arrange insurance Cover as agreed with You and provide appropriate documentation

All services will be delivered in accordance with the timescales detailed in Schedule 3 or as otherwise agreed

Schedule 2 – Activity Timetable

Timeline	Action
RD -120 days	Issue renewal information request to You
RD - 90 Days	Conduct pre-renewal meeting to agree format of renewal exercise
	Agree elements of programme to be tendered
	Review self insurance options and uninsured risks
RD -75 Days	Deadline for receipt of underwriting information from You
RD -60 Days	Prepare estimates of renewal Premiums for budgetary purposes
RD -30 Days	Deliver Renewal Report including comparison of tender costings
	Meet to discuss renewal recommendations
	Agree format of Summary Report for Committee if appropriate
	Draw up Service Programme for the year
	Agree training requirements and structure
	Agree Risk Management requirements and structure
RD -10 days	Issue statutory documentation including Employers Liability Certificates.
	Produce invoices and Premium finance documents.
RD +30 days	Issue Risk Register and Housing Stock Policy. Deadline for receipt of Premium payments
RD +3 months	Conduct Claims and service review
RD +6 months	Mid-term Claims, Cover and service review
RD +8 months	Issue renewal information request
RD +9 months	Final quarterly Claims and service review
	Commence renewal process.

RD = Renewal Date

Schedule 3 – Service Standards

We will adhere to the following Service Standards which will be audited as detailed.

Minimum Service Standards

- All telephone enquiries will receive a response within one Working Day
- All enquiries by letter, fax or e-mail will receive a response within five Working Days
- Urgent enquiries will be processed within the timescale requested unless otherwise agreed
- Claims handled under delegated authority will be settled within five working days of the appropriate documentation being received and your acceptance of an offer. Where substantial loss or damage occurs we will arrange for interim payments to be made
- We will keep You regularly updated on the progress of Your Claim
- If a Claim is rejected or not settled in full We will provide You with the reason why
- Renewal Reports including tender results will be provided at least two weeks before renewal subject to timely receipt of Renewal Declaration
- We will use all reasonable endeavours to ensure that statutory documentation is issued within required timescales
- We will provide You with confirmation of Cover terms either prior to or at the point of placing Cover
- Breakdowns and allocations of Premium will be provided in advance of renewal
- We will ensure invoices are issued within ten days of attachment of Cover

Schedule 4 – Fee

- £3,000 per annum, payable by cheque, cash or electronic transfer within 30 days of invoice date.
- Annual indexation in accordance with RPI or # %, whichever is the greater.

Schedule 5 – Additional Services

We shall endeavour to provide You with Additional Services upon request. Examples of such services include but are not limited to:

- Risk management services at a strategic or operational level requiring the input of specialist consultants / surveyors or the provision of analytical tools
- Advice in connection with any merger, acquisition or disposal activity in which You are involved including the subsequent provision of Cover services in the case of an acquisition or merger
- Advice and feasibility studies on the validity or otherwise of alternative risk transfer mechanisms

The actual cost of Additional Services depends on Your requirements and will be agreed with You in advance of any work being undertaken.

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythwood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. www.ajginternational.com

©2018 Arthur J. Gallagher & Co. All rights reserved.



Gallagher

Insurance | Risk Management | Consulting