

# BEECH UNDERWRITING AGENCIES LTD

## Terrorism Policy Schedule

Policy Number : B022848/03/17 Master Certificate No : B0750RARFP1600026

Agent : Commercial & General Ins Services Ltd

Insured : JEFFERIES MEWS MCL

Trading as :

Address : 1-28 THE BIRCHES, MARLBOROUGH ROAD, SWINDON SN3 1PT

Period of Insurance from 09 March 2017 to 08 March 2018 Both Dates Inclusive

### SCHEDULE OF TOTAL SUMS INSURED

(The difference between the Declared Value(s) specified in the attached Schedule and the underlying limit(s).  
In the event of there being more than one location please see attached endorsement.)

Buildings	:	£ 2,446,645	
Contents	:	£ 15,000	
Loss of Rent and/or Alternative Accommodation	:	£ 733,993	Indemnity Period : 24 Months
Total Sum Insured	:	£ 3,195,638	
Excess	:	£ 1,000	

Underlying Insurer :

Underlying Policy Number :

Insurance Premium : £ 127.82

Insurance Premium Tax : £ 12.78

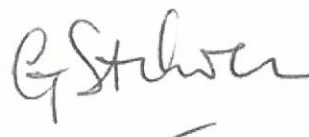
Administration Fee : £ 10.00

Total Premium : £ 150.60

This insurance is Underwritten by certain underwriters at Lloyd's. Beech Underwriting Agencies Ltd is authorised by Underwriters to issue this Insurance Document on their behalf.

Dated in London : 28/02/2017

Authorised Signatory :



# BEECH UNDERWRITING AGENCIES LTD

## IMPORTANT NOTICE

Continuation of Schedule : B022848/03/17

### Day One Uplift Endorsement

At the beginning of each year's insurance, the Insured will advise the Underwriters of the 'DECLARED VALUE' of the property or properties insured. In the absence of a declaration, the last amount shown in the Certificate will be taken as the Declared Value. It is agreed that the 'SUM INSURED' shall be limited to the Declared Value shown plus an uplift of up to a maximum of 30%. This endorsement only applies to the Buildings and Contents shown in the Schedule of Insurance.

### Cancellation - Interested Parties Clause

It is hereby noted and declared that Underwriters will not cancel cover at the request of the insured, without the written consent of all interested parties noted on this insurance certificate. This does not affect Underwriters' rights to cancel cover as per the Certificate Wording.

### Residential Terrorism Extension Limits

A number of extensions within the wording refer to limits being shown within the schedule. Those limits are as follows:

Emergency Hotel Accommodation of Residents : £25,000 per event.

Emergency Accommodation of Domestic Pets (cats and dogs only) : £10,000 per event.

Loss of Metered Water: £10,000 per event.

### Residential Terrorism - Threat & Hoax Excess

It is hereby noted and declared that a 24 hour excess shall apply in respect of all threat & hoax claims.

### Sanctions Clause

If any insured appears on any sanctions list provided to underwriters during the period of cover, then all cover becomes null and void immediately.

### How to make a complaint

Beech Underwriting Agencies Ltd aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times Beech Underwriting Agencies Ltd are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Beech Underwriting Agencies or the agent where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights. Please contact Beech Underwriting Agencies Ltd at:

Beech Underwriting Agencies Ltd

Post: 12-13 Starnes Court, Union Street, Maidstone, Kent ME14 1EB

Telephone: +44 (0) 1622 755218

Email: [geoff@beechunderwriting.co.uk](mailto:geoff@beechunderwriting.co.uk)

If your complaint cannot be resolved within two weeks, or if you have not received a response within two weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

Post: Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Telephone: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or if you have not received a written final response within eight weeks from the date Beech Underwriting Agencies Ltd received your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will independently consider your complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500

Fax: + 44 (0)20 7964 1001

Email: [complaints@financial-ombudsman.org.uk](mailto:complaints@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note: The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees



## STATEMENT OF DEMANDS & NEEDS

**Freephone 0800 731 6242**

**Prepared for: Jefferies Mews Management Co Ltd**

### Information received from you

We have based your Statement of Demands & Needs on the information provided to us and contained in Schedule A sent to you on 28<sup>th</sup> February 2017 was identified as a Property Owners Policy to cover Blocks of Flats.

We have reviewed your insurance requirements and provided a quotation with Ageas Insurance. Our personal recommendation is made as we are satisfied that the insurer offers cover which is comparable with your previous insurance and the product is competitive in comparison with other contracts in the market that we have access to.

Your attention is drawn to the Insurers Summary of Cover attached. We have summarised below the demands and needs which are more specific to you and will be fulfilled by the policy cover recommended.

### Cover

We have quoted on the basis of providing cover on the Buildings of the Flats at a Declared Value of £2,446,645 Employers' Liability at £10m, Public Liability at £5m and additional covers as detailed.

You have advised us there has been two claims in the last 3 years at this property.

You have selected Terrorism cover through Beech Underwriting.

### Excess

The standard policy excess is £250 increasing to £1000 subsidence.

### Duty to disclose all material facts

You should already have been advised (and we take the opportunity to remind you) of your duty to disclose all material facts. This means that when seeking new insurance, amending or renewing an existing policy, that every proposer or insured must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. If you fail to disclose all material facts this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). If you are not sure whether a fact is material, you should disclose it. Should you require further guidance, please contact us.

If, when you have read this statement, you think that we need further information please let us know.

**9<sup>th</sup> March 2017**

**Ver 2 Mar 2005**