

# BEECH UNDERWRITING AGENCIES LTD

## Terrorism Policy Schedule

Policy Number : B025542/04/18 Master Certificate No : B0750RARFP1700026

Agent : Commercial & General Ins Services Ltd

Insured : WINDSOR ROAD (SWINDON) RESIDENTS LTD

Trading as :

Address : BROUGHTON GRANGE, BROUGHTON GRANGE, SWINDON SN3 1LW

Period of Insurance from 01 April 2018 to 31 March 2019 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	:	£ 4,114,233	
Contents	:	£ 15,000	
Loss of Rent and/or Alternative Accommodation	:	£ 1,542,837	Indemnity Period : 36 Months
Total Sum Insured	:	£ 5,672,070	
Excess	:	£ 1,000	

Underlying Insurer :

Underlying Policy Number :

Insurance Premium : £ 283.60

Insurance Premium Tax : £ 34.03

Administration Fee : £ 20.00

Total Premium : £ 337.63

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 : 03/04/2018

Authorised Signatory :



## IMPORTANT NOTICE

Continuation of Schedule : B025542/04/18

### 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.

### IMPORTANT NOTICE - NON DAMAGE DENIAL OF ACCESS

Non Damage Denial of Access can be included for an additional premium. The premium starts at £50 + tax  
PLEASE CALL THIS OFFICE TO GET IT INCLUDED.

### IMPORTANT NOTICE - GENERAL DATA PROTECTION REGULATION

To enable Beech Underwriting to provide any quote or cover, whether you are an Individual or a Company you may have to provide some personal data. By asking your agent to complete the quote request or supply us with your information means you are giving us permission to use your information to provide a quote, administer or issue a policy document. Any information you provide under the General Data Protection Regulations will only be used for the arrangement and administration of your Insurance. Your information may also be passed to the ultimate Insurers, their claims handlers or legal representatives.

For clarity Beech Underwriting does not sell or pass any information to any third party other than those connected with the product provided.

### 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.**

# BEECH UNDERWRITING AGENCIES LTD

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## 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

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

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:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

Please note:

- You must refer your complaint to the Financial Ombudsman Service within six months of the date of the final response
- 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