

# LANSDOWN INSURANCE BROKERS

Lansdown House, Pittville Circus Road,  
Cheltenham, Gloucestershire, GL52 2QE  
**Tel: 01242 524498 Fax: 01242 221191**  
Email: [enquiries@lansdowninsurance.com](mailto:enquiries@lansdowninsurance.com)  
Website: [www.lansdowninsurance.com](http://www.lansdowninsurance.com)

Mrs E Mainelli  
55 George Leybourne House  
Fletcher Street  
London  
E1 8HW

02 April 2020

Please Quote Ref: ENTR01

Dear Mrs Mainelli

**Buildings and Terrorism Insurance - Entryway Ltd**  
**Covea Policy No - COFLA 31900**  
**Beech Underwriting Policy No - BO10853/04/19**

Your insurance policy falls due for renewal on 20 April 2020 and we invite you to renew your policy for a further twelve months through Lansdown Insurance Brokers. Our renewal invitation and documents for the coming year are enclosed - please check them carefully to ensure that the cover meets your requirements.

Your Policy Wording can be found at [www.lansdowninsurance.com/documents](http://www.lansdowninsurance.com/documents)

I am pleased to confirm the buildings premium offered this year is £257.85 lower than last year.

Having researched the market on your behalf, I have no hesitation in recommending renewal with your present Insurers who provide excellent cover at a competitive premium with a first class claims service.

If you wish to renew you may do so by any of the methods indicated on the payment slip – the premium can be paid by Direct Debit.

I would like to draw your attention to the Felt Roof condition added to the schedule.

If you have any questions or you require help at any time please do not hesitate to contact me or one of my colleagues who will be delighted to be of assistance:

**Email: [flats@lansdowninsurance.com](mailto:flats@lansdowninsurance.com)**  
**Freephone: 0800 652 2638**

I look forward to receiving your kind instructions on or before the due date.

Yours sincerely



**Chloe Hawley**  
Commercial Account Executive  
01242 524498

**Desktop Valuation Service Now Available for £149 – Conditions Apply**

Please visit our website at [www.lansdowninsurance.com](http://www.lansdowninsurance.com)

Lansdown Insurance Brokers is a trading name of South Essex Insurance Brokers Ltd

Registered address: Beaufort House, Brunswick Road, Gloucester, GL1 1JZ. Registered in England.



**Insurance Act**

Where we arrange insurance wholly or mainly for purposes related to your property, trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk and will be deemed to know what should reasonably have been revealed by the search. Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

The nature and basis of remuneration we receive for this policy is, when we sell you this policy we charge you a fee as agreed with you, the insurer pays us a percentage commission from the total premium, in addition if the type of policy we sell reaches a specific profit against a target the insurer also pays us a bonus.

## Renewal Invitation

**Covea Buildings Insurance – Policy No: COFLA 31900**  
**Beech Underwriting Terrorism Insurance – Policy No: BO10853/04/19**

**Name of Insured:** Entryway Ltd

**Risk Address:** George Leybourne House  
Fletcher Street  
London  
E1 8HW

**Renewal Date:** 20 April 2020

**Type of Property:** Residential Flats  
**Construction:** Purpose Built  
**Age of Building:** 1988  
**Number of Flats:** 56

Buildings Premium	£5,992.15
Terrorism Premium	£2,772.68
<b>Total Premium</b>	<b>£8,764.83</b>

The premium is based on the following Sums Insured/Limits which have been index linked by 1.49% where applicable:

Buildings – Declared Value	£10,302,891
Buildings – Sum Insured <i>(includes an automatic uplift to cover inflationary increases following a claim)</i>	£13,736,845
Communal Contents	£25,000
Alternative Accommodation/Loss of Rent	£4,578,948
General Excess	£250
Subsidence Excess	£1,000

### **Additional information:**

Terrorism Insurance: Not available through your building insurer for policies in the name of individuals who reside at the property, alternative arrangements can be made, please talk to us.

### **Optional Covers Available**

- Valuation Service Available *(Please contact us for details)*
- Personal or Landlords Contents of individual flats *(Please contact us for a quotation)*

Alternatively please visit our website at  
**[www.lansdowninsurance.com](http://www.lansdowninsurance.com)**

**A Payment Slip is enclosed with your options**

## Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Lansdown Insurance Brokers, a trading name of South Essex Insurance Brokers Ltd ("we", "us" "our") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you are provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and will refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

We may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

### Fraud Prevention

We need to carry out fraud, and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including Claims and Underwriting Exchange, and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

### Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at <https://www.lansdowninsurance.com/privacy-policy/> or contact our Data Protection Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE or on **01708 850000** or email [dataprotection@seib.co.uk](mailto:dataprotection@seib.co.uk).

# LANSDOWN INSURANCE BROKERS

Lansdown House, Pittville Circus Road,  
Cheltenham, Gloucestershire, GL52 2QE  
Tel: 01242 524498 Fax: 01242 221191  
Email:enquiries@lansdowninsurance.com  
Website: www.lansdowninsurance.com

Mrs E Mainelli  
55 George Leybourne House  
Fletcher Street  
London  
E1 8HW

02 April 2020

## Invoice No: ENTR01/20/04/20/FT

Description		Amount
<b>Broker Ref:</b>	ENTR01FT05	
<b>Policyholder:</b>	Entryway Ltd	
<b>Type of Cover:</b>	Buildings and Terrorism Insurance	
<b>Effective Date:</b>	20 April 2020	
<b>Insurer:</b>	Covea and Beech Underwriting	
<b>Policy Number:</b>	COFLA 31900 and BO10853/04/19	
<b>In respect of:</b>	George Leybourne House, Fletcher Street, London, E1 8HW	
	Buildings Premium:	£5,350.13
	Insurance Premium Tax (IPT):	£642.02
	<b>TOTAL DUE:</b>	<b>£5,992.15</b>
	Terrorism Premium:	£2,457.75
	Insurance Premium Tax (IPT):	£294.93
	Beech Underwriting Fee:	£20.00
	<b>TOTAL DUE:</b>	<b>£2,772.68</b>
	<b><u>GRAND TOTAL DUE</u></b>	<b>£8,764.83</b>
<p>Payment options:</p> <ul style="list-style-type: none"> <li>Cheque payable to Lansdown Insurance Brokers</li> <li>Credit/Debit Card (excluding American Express)</li> <li>Direct Debit on request</li> <li>BACS to: <i>Barclays Bank plc</i> Sort Code: <b>20-20-23</b> A/C No: <b>00395587</b> A/C Name: <i>South Essex Insurance Brokers Ltd</i> <i>t/a Lansdown Insurance</i></li> </ul>		

Please visit our website at [www.lansdowninsurance.com](http://www.lansdowninsurance.com)

Lansdown Insurance Brokers is a trading name of South Essex Insurance Brokers Ltd

Registered address: Beaufort House, Brunswick Road, Gloucester, GL1 1JZ. Registered in England.



## Important Information

### **Proposal Form (Statement of Fact)**

The Statement of Fact is included with your documents, it is essential that all the information contained in this document is accurate. Please read it carefully and let us know immediately if there are any inaccuracies - failure to rectify a mistake could result in claims not being paid.

### **Clauses & Conditions**

Your policy may have Clauses and Conditions Precedent. These are very important terms which you must comply with strictly. Failure to comply may invalidate your cover, even if there is no connection between a breach of these terms and the cause of the loss.

### **Key Facts**

A Summary of the Policy cover is attached.

### **Documentation**

All documents that are issued to you should be carefully checked and understood. Whilst every effort is made to ensure accuracy, certain assumptions may be made by insurance companies and it is important that errors are corrected immediately.

### **Claim Reporting**

All claims should be reported to us or your insurers immediately they become apparent.

### **Employers Liability**

If you have Employers Liability Insurance, all employees should have simple access to view a physical or electronic copy of the Certificate of Employers Liability Insurance.

### **Employers Liability Tracing Office**

ELTO is an independent industry body set up to help employees who have suffered injury or disease at work to identify the relevant insurer quickly and efficiently. In order for this database to provide complete information, anyone who has Employers Liability Insurance is required to provide their Employer PAYE Reference Number (referred to as the ERN) and also details of any Subsidiary Companies.

### **Under-Insurance**

Please carefully review the adequacy of your Sums Insured. In the event of under-insurance average will be applied and claims settlements reduced proportionately. For a Property Valuations please contact us.

### **Survey**

Cover may be subject to the insurer carrying out a survey of your premises. This may result in requirements that will have to be completed within given timescales – failure to comply may result in amended terms, increased premiums or withdrawal of cover.

### **Subjectivity**

The terms offered are based on no claims or incidents being reported between the date of this letter and the renewal date of the policy. If any claims or incidents are reported during this period the insurer reserves the right to amend the terms offered.

### **Terrorism**

Where Terrorism Insurance is purchased it must be effected in respect of all property for which general insurance applies and which is eligible for Terrorism Insurance, whether or not insured by this policy. This is material information to Insurers in the provision of Terrorism Insurance Cover. If this is not the case, you will not be eligible for Terrorism Insurance and cover will not be provided, unless previously agreed exceptions apply, and you must advise us in writing as soon as possible (and, in any event, no later than 14 days from the date of this letter) in order to rectify the situation.

Eligible insurance includes property damage, business interruption, computer and electronic equipment, contract works, engineering plant, money, book debts, specified all risks, works of art, civil engineering, engineering erection all risks, machinery movement, contractors and plant and other plant on an all risks basis and goods in transit as part of a package policy.

**PREMIUM BREAKDOWN & PAYMENT SLIP**

**TO:**

Lansdown Insurance Brokers  
Lansdown House  
Pittville Circus Road  
Cheltenham  
GL52 2QE

**FROM:**

Entryway Ltd  
55 George Leybourne House  
Fletcher Street  
London  
E1 8HW

**Statement of Price**

<b>Net Premium</b>	<b>£5,350.13</b>
<b>12.00% Insurance Premium Tax (IPT)</b>	<b>£642.02</b>
<b>*Additional covers (inclusive of 12% IPT)</b>	
<b>Terrorism Insurance (including £20 Beech fee)</b>	<b>£2,772.68</b>
<b>Engineering Inspection and Insurance</b>	<b>NOT INCLUDED</b>
<b>Directors and Officers Liability Insurance - (including £10 fee)</b>	<b>NOT INCLUDED</b>
<b>Total Premium Due</b>	<b>£8,764.83</b>

\*Please note additional covers are optional.

The nature and basis of remuneration we receive for this policy is, when we sell you this policy we charge you a fee as agreed with you, the insurer pays us a percentage commission from the total premium, in addition, if the type of policy we sell reaches a specific profit against a target the insurer also pays us a bonus.

**Please tick as applicable:**

Cheque payable to Lansdown Insurance Brokers for £\_\_\_\_\_ is enclosed.

By BACS – our account details are as follow:  
Sort Code: 20 20 23  
Account Number: 00395587  
Account Name: Lansdown Insurance Brokers  
Reference: ENTR01FT05

***Please call us to make a payment by card or to arrange monthly instalments.***

Comments:

# Beech Underwriting Agencies Ltd

12 Starnes Court, Union Street, Maidstone, Kent ME14 1EB  
Tel 01622 755218 Fax 01622 764735  
( Authorised and Regulated by the Financial Conduct Authority ).

Lansdown Insurance Brokers  
Lansdown House  
Pittville Circus Road  
Cheltenham  
GL52 2QE

Fax : 01242 221191

## RENEWAL INVITATION

Name of Insured :	ENTRYWAY LTD
Trading as :	
Policy Number :	B010853/04/19
Renewal Due :	20/04/2020
Risk Address :	55 GEORGE LEYBOURNE HOUSE, FLETCHER STREET, LONDON E1 8HW
Business :	Residential / Flats
Policy Type :	Terrorism Residential

<b>Renewal Premium :</b>	<b>£2,457.75</b>	Last Years Premium	£2,423.50
<b>I.P.T. :</b>	<b>£294.93</b>	I.P.T	£290.82
<b>Policy Admin. Fee :</b>	<b>£20.00</b>	Policy Admin Fee	£20.00
<b>Total Due :</b>	<b>£2,772.68</b>	Total Due	£2,734.32

You are reminded that any alteration to the risk should be disclosed to underwriters as this may affect the terms of the policy. Renewal is offered subject to no claims occurring prior to renewal other than those already notified to us and acknowledged by us. Policy terms and conditions remain as per expiry and subject to any remarks below.

### THE KEY FACTS CUSTOMER ADVICE STATEMENT IS AVAILABLE UPON REQUEST.

Please tick the relevant box below AND FAX or EMAIL your instructions to us but  
PLEASE NOTE THAT THERE IS NO AUTOMATIC CONTINUATION OF COVER  
BEYOND THE RENEWAL DATE, AND NO FURTHER REMINDERS WILL BE ISSUED

Please renew the Policy

The Policy has Lapsed

**URGENT - IF THE RENEWAL DATE OF THE POLICY HAS PASSED, PLEASE COMPLETE THE BOXES  
BELOW AND FAX TO US IMMEDIATELY, AS NO COVERAGE WILL BE CONSIDERED WITHOUT THIS**

WE (the Agent) confirm that NO CLAIMS have been intimated or have occurred between the renewal date

and

Time :

on the

Date :

**REMEMBER this information is required  
if past the renewal date**

Signed on behalf of Agent \_\_\_\_\_

Date \_\_\_\_\_



## RENEWAL INVITATION

Name of Insured :	ENTRYWAY LTD
Policy Number :	B010853/04/19

### SUMMARY OF SUMS INSURED

Buildings	:	£	10,302,891	
Contents	:	£	25,000	
Loss of Rent/AA	:	£	4,567,615	Indemnity Period : 36 Months
Total Sum Insured	:	£	14,895,506	
Deductible	:	£	1,000	

### ADDITIONAL CONDITIONS APPLICABLE (Full Copy Policies are available on request.)

#### 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 - Threat & Hoax Excess

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

#### 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 - Non-Damage Denial of Access including Civil or Military Order

- a) Loss, as insured by the Linked Policy, resulting from interruption of or interference with the Business in consequence of Damage caused by an Act of Terrorism to property within 200 metre radius of the premises insured hereunder, such damage preventing the use of the Premises or access thereto whether the Premises of Property Insured shall be damaged or not
- b) Loss, as insured by the Linked Policy, resulting from interruption of or interference with the Business in consequence of closure, confiscation, requisition or sealing off of the premises insured hereunder or any right of way by order or actions of civil or military authority as a result of Damage to property within 200 metres radius of the premises insured hereunder by an Act of Terrorism.

The maximum sum insured given under this extension is £100,000 or a maximum indemnity period of 10 days, whichever the lesser. Subject to a 24 hour excess.

### REMARKS:



## Statement of Fact – Client Policy Number: COFLA 31900

Your policy is arranged by Lansdown Insurance Brokers.

The insurance provided under this policy is insured by Covea Insurance plc for all sections other than the Legal Expenses section which is insured by DAS Legal Expenses Insurance Company Ltd.

### **Fair Presentation of the Risk**

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore you should ensure that any information you have provided to us and the content of any application form, declaration and / or Statement of Fact is accurate and complete. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible your policy may not be valid or the policy may not cover you fully or at all.

A material fact is any fact which could influence our assessment or acceptance of your application for insurance.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

Insurance cover does not commence until confirmed by us or Lansdown Insurance Brokers.

A Prospectus & Key Facts Summary or a specimen copy of the Policy wording is available on request.

### **Basis of Acceptance**

This Statement of Fact is a record of information supplied by you or on your behalf or assumptions we have made, about you, your business and your business partners and directors.

- |                          |   |
|--------------------------|---|
| 1. Name of Policyholder: | Entryway Ltd  |
| 2. Risk Address:         | George Leybourne House<br>Fletcher Street<br>London<br>E1 8HW |
| 3. Business:             | Ownership, management and<br>maintenance of the premises      |



- 4. Effective Date: 20 April 2020
- 5. Is more than 25% of the property unoccupied? No
- 6. When were the premises built? 1988
- 7. Are the premises' walls made wholly of brick, stone, concrete block, concrete, metal and also has a roof made wholly of slate, tile concrete, metal or other non-combustible materials across at least 50% of the roof area ? Yes
- 8. Are the flats part of a purpose built building or building that has been converted? Purpose Built
- 9. The premises consists solely of residential flats? Yes  
(if this is not the case please provide full details below)
- 10. Number of flats? 56
- 11. Number of storeys? 7
- 12. Are the floors wooden or concrete? Concrete
- 13. Are kitchen or bathroom facilities shared? No
- 14. Are the premises occupied as bedsits or HMO licensed? No
- 15. Is 25% or less of the flats at the premises occupied as holiday homes, holiday flats or second homes? Yes
- 16. Are the premises occupied by Students? No
- 17. Are the premises occupied as a local authority hostel or charitable housing association placements? No
- 18. Is the property in a good state of repair? Yes
- 19. You have not suffered any losses, or made any claims, or had any claims made against you by any employee or any third party, in respect of death, injury, damage to property or legal expenses during the last three years, whether insured or not (not including claims whilst insured by Covea), in respect of any of the risks which you now wish to insure, other than as detailed below in this Statement of Fact (please note any claims that you have incurred since you have been insured with us and have been declared to Lansdown Insurance Brokers are not shown).

20. Has the property ever suffered from Subsidence or is there evidence of damage caused by subsidence, heave or landslip? No
21. Has the premises flooded or are in an area liable to flooding, or you have been informed, or are aware that the premises are in a potential flood risk area? No
22. No insurer has ever declined your proposal (i.e. refused to provide an insurance quotation for you) or refused to offer renewal of or cancelled your policy or imposed special terms or conditions for any of the risks which you now wish to insure.
23. Your business and employees are domiciled in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.
24. You, your partners or directors have not been convicted of or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences). Note: Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed.
25. You, your partners or directors have not been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with a prohibition or improvement notice in connection with a breach of any health and safety legislation.
26. You, your partners or directors have not been declared insolvent or bankrupt or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement.
27. You, your partners or directors have not been the subject of a County Court Judgement (or Scottish equivalent) nor are there any proceedings pending.
28. You, your partners or directors have not been a director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings, or a Company Voluntary Arrangement.
29. You, your partners or directors have not been the subject of a Debt Relief Order nor are there any applications pending.

Where you are required to do so under Health and Safety legislation you must:

- have and will continue to have a nominated person responsible for Health and Safety
- have and will continue to have an induction and ongoing training programme which is reviewed and recorded
- have and will continue to have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify hazards.

If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.

## Additional Information

### How We Use Your Information

Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend our legal rights.
- You have provided your consent to our use of your personal information, including sensitive personal information.

### How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

### Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

### Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.



We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

### **Automated Decisions**

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

### **How to Contact Us**

Please contact us if you have any questions about our Privacy Policy or the information we hold about you: The Data Protection Officer , Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

### **Choice of Law**

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

### **Registration and Regulatory Information**

Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire. RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Reference Firm Number is 202277. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## Residential Property Insurance

### Renewal Schedule

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<b>Policy number:</b>	<b>COFLA 31900</b>
<b>Agent:</b>	South Essex Insurance Brokers Ltd T/as Lansdown Insurance Brokers
<b>The Insured:</b>	<b>Entryway Ltd</b>
Postal address:	55 George Leybourne House Fletcher Street London E1 8HW
<b>Annual premium:</b>	£5,350.13
<b>Insurance Premium Tax:</b>	£642.02
<b>Total annual premium:</b>	<b>£5,992.15</b>

**Effective date:** 20 April 2020

**Renewal date:** 20 April 2021

**Business description:** Ownership, management and maintenance of the premises

<b>The Premises</b>	<b>Address</b>	<b>Postcode</b>
A	George Leybourne House Fletcher Street London	E1 8HW

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### Property Damage Section

<b>Premises 1</b>	Sum Insured
Sum Insured:	£13,736,845
Declared Value:	(£10,302,891)
Contents of Communal Parts	
Sum Insured	£25,000
Excess:	
Property Damage Excess	£250
Subsidence	£1,000

**Alternative accommodation and loss of rent In respect of Residential Buildings or any Individual Flat**

Maximum of 33.33% of the Premises Sum Insured payable for a maximum period of 36 months

**Loss of Rent Section  
In respect of Non-Residential Buildings**

**Premises A**

Sum Insured: £0

**Terrorism** **Not Insured**

**Employers' Liability**

Limit of Indemnity £10,000,000

**Property Owners Liability**

Limit of Indemnity £10,000,000  
Third Party Property Damage Excess £250

**Legal Expenses** Insured

Limit of Indemnity £100,000

**Endorsements Applicable:** Yes

**General Interests Clause**

The interests of the owner(s) lessee(s) lessor(s) mortgagee(s) or other third parties which **You** are required to include on the Policy are automatically noted.  
**You** will be required to tell **Us** of these in the event of a claim.



## LANPD7 – Felt Roof Maintenance Condition

If the **Premises** situate George Leybourne House, Fletcher Street, London, E1 8HW is partly felt roofed and exceeds 25% of the roof area and the age of the felt roof is 10 years or older, or not known

It is hereby declared and agreed that:

- a) the Excess for each and every claim in respect of Storm is amended to £250 or the policy excess shown in the Schedule whichever is the greater on that portion of the **Building** roofed with felt on timber
- b) the felt on timber portion of the roof is to be inspected at least every two years by a competent roofing contractor and any recommendations are to be implemented immediately

# CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by Regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy Number	COFLA 31900
Name of Policy Holder	Entryway Ltd
Date of commencement of insurance	20 April 2020
Date of expiry of insurance	20 April 2021

We hereby certify that subject to paragraph 2:-

- the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
- (a) the minimum amount of cover provided by this policy is no less than £5million. (c)

Signed on behalf of Covea Insurance plc

Authorised insurers

A handwritten signature in black ink that reads "James Reader".

James Reader  
Chief Executive Officer

## Notes

- (a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in Regulation 4(6) of the Regulations.
- (c) See Regulation 3 (1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

**Important The Employers' Liability Limit of Indemnity provided by the above numbered policy is £10 million and not the minimum of £5 million referred to in paragraph 2 above.**

## NOTICE TO POLICYHOLDERS

### 1 - The Insurance Act 2015

#### Introduction

The Insurance Act 2015 (the 'Act') introduces the most significant changes to UK insurance contract laws in over 100 years. The Act comes into force on 12 August 2016 and will apply to all insurance policies in England and Wales, Scotland and Northern Ireland which incept, renew or are varied from that date.

The Act reforms post contractual issues for consumer and non-consumer insurance contracts alike and pre-contractual obligations on commercial policyholders to make a fair presentation of the risk.

The Act focusses on specific areas for reform with the intention of modernising outdated commercial insurance law and achieving a balance between the interests of the Insured and the Insurer.

Detailed below are the key changes implemented by the Act and the effects of them on you and your insurance policy.

This Notice does not constitute legal advice nor is it designed to be a summary of the Act itself. If you require any additional information please contact your insurance broker.

#### Basis of the contract provisions

The Act prohibits any clause or provision in an insurance policy which converts pre-contractual statements or representations made by an insured into contractual warranties. These provisions are commonly referred to as 'basis of the contract' clauses/provisions.

In line with these requirements, we have removed all basis of the contract provisions from our policies and pre contractual documents.

#### Breach of warranties and other terms designed to reduce particular types of risk

The Act updates the law relating to breach of warranties and other terms which are designed to reduce particular types of risk.

Under the Act, breach of warranty will now result in insurance cover being suspended for the duration of the breach, with cover being re-instated once the breach has been remedied (if that is possible).

Additionally, under the Act, insurers will no longer be able to rely on the insured's non-compliance with a warranty or any other term designed to reduce a particular type of risk to decline a claim if the insured can show that its non-compliance with that term could not have increased the risk of loss that occurred in the circumstances that it occurred.

In order to effect these changes, we have replaced all warranties in our policies with 'conditions precedent'. A 'Condition precedent to liability' means that a breach of the condition will only allow an Insurer to avoid a claim where the breach of the condition is directly relevant to the claim in question.

Use of a 'Condition precedent to liability' preserves the Insured's right to pursue other claims under the Policy. In addition, all breaches of a condition can be remedied and if this is done prior to a loss, the Insurer has to pay the claim.

You should check your schedule to review the changes which apply to your Policy.

#### Remedy for fraud

The Act has removed the insurers' option of avoidance – treating the policy as if it had never existed, which means that the insurer is still on risk for claims made before the fraudulent act occurred. The Act sets out the remedies now available to the insurer in the event of fraud, which we have adopted in a revised 'Fraud' condition.

If a policyholder exaggerates, makes a fraudulent claim, or uses fraudulent documentation, we may refuse to pay the claim. We may also have the option to terminate the policy and retain the premium from the date of the fraudulent act.

# Terms of insurance business

## About us

Lansdown Insurance Brokers is a trading name of South Essex Insurance Brokers Ltd (SEIB) of Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, who are authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number is 479477. We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to non-investment insurance policies. SEIB are also authorised by the FCA in respect of Consumer Credit Business. You can check these details on the Financial Services Register by visiting the FCA website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 1110 6768.

## Our Service

We obtain quotations using a fair analysis of the market for motor, home, commercial and liability insurance. For certain additional products, such as Legal Expenses, Uninsured Loss Recovery etc. a single carrier may be used. You can request a list of those insurers from whom we select our products if you wish.

## Your duty of disclosure

**Commercial customers:** Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk and will be deemed to know what should reasonably have been revealed by the search. Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

**Retail Consumers:** You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part or all of a claim may not be paid.

## How to cancel

You may have a statutory right to cancel this policy within a short period. Please refer to your policy summary or your policy document for further details. If you cancel within the statutory period (where it applies) you will receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge and we may keep an amount that reflects the administrative costs of arranging and cancelling the policy. If you wish to cancel outside this period you may not receive a pro-rata refund of premium. We may also keep an amount that reflects the administrative costs of arranging and cancelling the policy (see tariff of charges). No return of premium will be due in the event that a claim, loss or accident has occurred within the period of insurance.

## Protecting your information

Your privacy is important to us. We will process your personal data in accordance with applicable data protection law.

We process the personal information that you provide to us during enquiries and applications relating to insurance products and services for the purposes of offering and carrying out insurance related services to you or an organisation that you represent. Your personal data is also used for business purposes such as fraud prevention and business management. This may involve sharing your personal data with, and obtaining information about you from our group of companies (which includes Ecclesiastical Insurance Office plc) and third parties such as loss adjusters, credit reference agencies, fraud prevention agencies, service providers, professional advisors or business partners and our regulators to verify your identity or creditworthiness, to avoid fraud, for premium collection purposes and to obtain beneficial quotes and payment options on your behalf. In some circumstances the processing may be carried out outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected and transferred in accordance with applicable data protection law. Should we intend to process your personal data for any purpose not specified in this Terms of Business Agreement, we will provide you with further information prior to such further processing taking place.

We keep your personal data only for as long as reasonably necessary for the purposes for which it was collected or to comply with any applicable legal or regulatory requirements, and in accordance at all times with our data retention policy. We may use automated decision making in regard to your personal data to assess your risk profile. To the extent that we do make a decision about you automatically, you can request a manual review of the accuracy of an automated decision that you are unhappy with by contacting us using the contact details below.

In order to arrange your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependent's health or criminal convictions. We take privacy seriously and have systems in place to ensure the security and accuracy of any personal information we collect. We restrict access to your information as appropriate to those who need to know that information for the purposes set out above. Applicable data protection law gives you the right to access information held about you. Where we are processing your personal data on the basis that you have consented to that processing then you are entitled to withdraw your consent. If you do choose to withdraw your consent, however, we may be unable to continue providing our services to you. From 25 May 2018, you will be entitled to receive the personal data that you have provided to us in a structured, commonly used and machine-readable format, and to transmit that data to another data controller. You can

exercise your data protection rights, including your rights to access, restrict, object to the processing of, rectify and erase your personal data by contacting us using the contact details set out below.

## How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us or the insurer direct as soon as possible using the contact details provided.

## Fees and charges

Most insurance brokers and intermediaries will charge fees for a tariff of services. Lansdown Insurance Brokers reserve the right to apply an annual fee of no less than £25.00 per policy, plus an administration fee for each and every cancellation and/or adjustment. All fees will be notified before you commit to the insurance and will be clearly shown on your insurance documentation. Charges for commercial customers will vary and will be notified before you commit to the insurance. All refunds given are after the deduction of commission. If you pay your premium by instalments we will inform you of any additional fees, charges or interest due as part of your credit arrangement.

## Our earnings

We can earn by receiving a commission payment from the insurance company with which the insurance is placed. This amount will usually be calculated as a percentage of the insurance premium and the percentage will have been contractually agreed with the insurance company. We earn different percentages for different classes of business and from different insurance companies. We do have profit share agreements with certain insurers that if our account with them meets certain pre-agreed volume and profit targets during a specified period, we will receive an additional payment from them. You are entitled at any time to request information regarding any earnings which we may have received as a result of placing your insurance business.

## Protecting your money

Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer. We also reserve the right to retain interest earned on this account. We may transfer your premiums to the insurer through another party, such as a broker or underwriting agent for the purposes of effecting a transaction. By accepting this Terms of Business Agreement, you are giving your consent for us to operate in this way. Please notify us immediately if you have any objection or query.

## Money laundering/Proceeds of crime

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

## Insurer security

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer we place business with. An insolvent insurer may be unable to pay claims or may be unable to pay them in full and you may have to pay a further premium to pay for alternative insurance cover.

## Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact the Complaints Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service on 0800 0234 567. Further information is available at <http://www.financial-ombudsman.org.uk>. If you decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

## Recorded Telephone Conversations

For security and training purposes your call may be recorded and will also be used as proof of the details you have given us to accept your insurance and process any claim.

## Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. The scheme does not apply to Consumer Credit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk>.

## Consent

By accepting these Terms of Insurance Business, you consent to us providing your personal data to credit reference agencies to obtain credit search information; each of these searches may appear on your credit report whether or not your application proceeds. Should you wish to withdraw your consent please contact us using the contact details set out below.

## Ownership

South Essex Insurance Brokers Ltd is a wholly owned subsidiary of Ecclesiastical Insurance Office Plc. If you have any queries, please write to the Compliance Officer, South Essex Insurance Brokers Ltd, South Essex House, North Road North Road, South Ockendon, Essex, RM15 5BE.