

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

02 April 2024
Please Quote Ref: ENTR01

Dear Mrs Mainelli

Buildings and Terrorism Insurance - Entryway Ltd
Ecclesiastical Policy No - ECFLA 14606
CFC Underwriting Policy No - LAN-PNY-838-151

Your insurance policy falls due for renewal on 20 April 2024 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 <https://www.lansdowninsurance.com/blocks-of-flats-insurance/>

Following a postcode review, Ecclesiastical are increasing the Flood Damage Excess to £25,000 with effect from renewal.

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 which applies should the property(s) have any element of felt on timber roofing.

Reminder

If you receive a request via email from SEIB to make a change to any of your account details and/or to transfer any funds, you **must not** respond to the email and **must** contact us immediately.

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
Freephone: 0800 652 2638

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

Yours sincerely



Matt Johnson - Cert CII
Commercial Team Leader
matt@lansdowninsurance.com

Independent Claims Management Service Now Available – Please Contact us for details.

Premium Increases

The property sector is seeing some significant premium increases and these are likely to continue for some time to come.

As you will observe from our renewal invitation your premium has increased from last year and this being the purpose of us writing to help explain the reasons why.

The premium increase is mainly attributed to the following **two** factors:

- **Rating Increase**

In this current climate we are seeing all insurers looking to increase their premiums, this also is attributed to a few factors but mainly due to the hardening of the insurance market, an increase in the number and severity of claims generally being made together with a rise in reinsurance costs.

- **Index Linking**

Your Declared Value has been increased by the percentage highlighted in the renewal invitation, this figure has reduced significantly over the last few months and this has been reflected in the terms offered.

We are an Insurance Broker and are not bound by any one insurer. We value your loyalty & custom and will constantly review the market to ensure we are offering you a comprehensive policy at a competitive price.

I hope this will help explain matters, although we are always on hand to discuss any questions or concerns.

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

Ecclesiastical Buildings Insurance – Policy No: ECFLA 14606 CFC Underwriting Terrorism Insurance – Policy No:

Name of Insured: Entryway Ltd

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

Renewal Date: 20 April 2024

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

| | |
|----------------------|-------------------|
| Buildings Premium | £12,465.92 |
| Terrorism Premium | £3,114.40 |
| Total Premium | £15,580.32 |

The premium is based on the following Sums Insured/Limits which have been index linked by 2.5% where applicable:

| | |
|---|-------------|
| Buildings – Declared Value | £13,571,000 |
| Buildings – Sum Insured <i>(includes an automatic uplift to cover inflationary increases following a claim)</i> | £18,094,214 |
| Communal Contents | £25,000 |
| Alternative Accommodation/Loss of Rent | £6,031,404 |
| General Excess | £250 |
| Escape of Water Excess | £1,000 |
| Flood Damage Excess | £25,000 |
| Subsidence Excess | £1,000 |

Additional information: The renewal terms will be Subject to Survey
The Terrorism documentation will follow upon confirmation of renewal.

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

- **NEW: Claims Management Service - £884.80**
- Terrorism Insurance
- Desktop Valuation Service Available - **£179.00**
- Lift Inspection/Insurance
- Contents of individual flats
- Directors & Officers Liability Insurance

Please contact us on 0800 6522638 or alternatively please visit our website at
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 SEIB 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 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.

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.

Renewal - Statement of Fact - Policy Number: ECFLA 14606

The information recorded in this document has assisted us in the assessment of risk. You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know.

Please read the following statement of facts carefully. If any of this is incorrect or you are in any doubt please notify Lansdown as soon as is reasonably possible. Failure to do so may result in the policy being cancelled or terms changed in accordance with the policy conditions. A specimen policy document is available upon request.

The information you have provided

Ecclesiastical has accepted this risk based on the following questions and answers:-

- | | |
|--|---|
| 1. Name of Policyholder: | Entryway Ltd |
| 2. Risk Address: | George Leybourne House Fletcher Street London E1 8HW |
| 3. Business Description: | Residential Property |
| 4. Effective Date: | 20 April 2024 |
| 5. Is more than 25% of the property unoccupied? | No |
| 6. Are the walls of the property wholly constructed of brick, stone or concrete? | Yes |
| 7. Is the roof of the property constructed of slate, tiles or concrete? | No |
| 8. What percentage of the overall roof is constructed of felt on timber? | 10% |
| 9. Is the property Purpose Built or Converted? | Purpose Built |
| 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 bedsits or HMO licensed? | No |

- | | |
|---|-----|
| 15. Is less than 25% of the premises occupied by Students, or DSS/DWP tenants? | Yes |
| 16. Is less than 40% of the premises occupied as holiday homes, holiday flats or second homes? | Yes |
| 17. Is any part of the property occupied for business use by a profession other than retail or office? | No |
| 18. Is the premises occupied by local authority, hostel or charitable housing association placements? | No |
| 19. Is the property in a good state of repair, and will it be maintained? | Yes |
| 20. Has the property ever suffered from Subsidence or is there evidence of damage caused by subsidence, heave or landslip? | No |
| 21. Is the property on a site which has suffered from flooding at any time in the past 10 years? | No |
| 22. Have you or any Director or Partner:- | |
| • been convicted of or charged with a criminal offence other than motor offences? | No |
| • been declared bankrupt and/or are or have been subject to any winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors? | No |
| • been a director or partner of a company which has gone into insolvency, liquidation, receivership or administration? | No |
| • ever been prosecuted for failure to comply with any Health & Safety or Welfare or Environmental Protection legislation? | No |
| • been declined, cancelled or refused or had an insurance policy cancelled or special conditions imposed? | No |

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.

How we will use your data

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

The data controller in respect of any personal data which we may hold about you or process is Ecclesiastical Insurance Office plc who you can contact via the Data Protection Officer, at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW or on 0345 6073274 or email compliance@ecclesiastical.com

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 and business management. This may 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, service providers, professional advisors, external independent financial advisers (IFAs) or business partners and our regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected.

Special categories of data

In order to provide your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependant's health or criminal convictions. As this is 'sensitive personal data' we are required to obtain your consent to process this information. If you do not consent to us processing this information we may be unable to provide your insurance policy or process any claim. You are entitled to withdraw this consent at any time. However, withdrawing your consent may mean we are unable to continue providing your cover meaning your insurance policy may be cancelled. Your policy terms and conditions set out what will happen in the event your policy is cancelled.

Where we have your consent, 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 may check your details with various fraud prevention and credit reference agencies. If you make a claim, we will share your information (where necessary) with other companies 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, details will be passed to fraud prevention agencies including Claims and Underwriting Exchange, run by MIB and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

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 www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer.

Residential Property Insurance Renewal Schedule

Policy number: ECFLA 14606

Agent: SEIB Insurance Brokers Ltd T/as Lansdown Insurance Brokers

The Insured: Entryway Ltd

Postal address: 55 George Leybourne House
Fletcher Street
London
E1 8HW

Annual Premium: £11,130.29
Insurance Premium Tax: £1,335.63
Total Annual Premium: £12,465.92

Effective date: 20 April 2024

Effective to: 19 April 2025

Business description: Property Owner

| The Premises | Address | Postcode |
|--------------|---|----------|
| 1 | George Leybourne House Fletcher Street London | E1 8HW |

Buildings

Property at Premises 1

Sum Insured: £18,094,214
(Declared Value): (£13,571,000)

Temporary accommodation loss of rent and denial of access – Limit per flat

In respect of the Temporary accommodation loss of rent and denial of access extension the most WE will pay for each FLAT is £107,704

Contents of common parts

Property at Premises 1

Sum Insured: £25,000

Landlords Contents:

Property at Premises 1

Sum Insured: £0

Insurable Events and EXCESSES applying to Building and Contents of common parts sections

Note: this shows the Insurable Events, which apply, on a general basis. If an individual item has been adjusted to reflect a different extent of cover, for that item only, then this will be shown under the Section Clauses.

| Insurable Events | Buildings | Contents of Common parts | EXCESS |
|--------------------------|-----------|--------------------------|---------|
| Fire | Insured | Insured | £250 |
| Lightning | Insured | Insured | £250 |
| Explosion | Insured | Insured | £250 |
| Smoke | Insured | Insured | £250 |
| Earthquake | Insured | Insured | £250 |
| Storm | Insured | Insured | £250 |
| Flood | Insured | Insured | £25,000 |
| Subsidence | Insured | Insured | £1,000 |
| Riot | Insured | Insured | £250 |
| Malicious Persons | Insured | Insured | £250 |
| Impact | Insured | Insured | £250 |
| Aircraft | Insured | Insured | £250 |
| Escape of water | Insured | Insured | £1,000 |
| Escape of oil | Insured | Insured | £250 |
| Theft or attempted theft | Insured | Insured | £250 |
| Falling aerials | Insured | Not applicable | £250 |
| Falling trees | Insured | Insured | £250 |
| Accidental Damage | Insured | Insured | £250 |

Liabilities – Public Liability

Limit of indemnity

Excess:

Third party Property Damage

Operative

£10,000,000

£250

Liabilities – Employers' Liability

Limit of indemnity

Operative

£10,000,000

Legal Expenses

Limit of indemnity

Operative

£250,000 any one event

Terrorism Section**Not Operative****General Interests**

The Interest of any freeholder, mortgagee, lessor or similar party is noted.

The nature and extent of such additional interests must be disclosed following damage which is the subject of any claim.

Non-Invalidation

The cover by this section shall not be invalidated by any act or omission or any alteration whereby the risk of **damage** is increased unknown to **you** or beyond **your** control provided that on becoming aware of this **you** give notice to **us** as is reasonably possible and pay an additional premium if required.

SCHTM01 Increased Pluvial Flood Damage Excess

The EXCESS in respect of DAMAGE caused by or arising from the flow of rain water over the ground or a build-up of water on the surface of the ground due to sudden heavy rainfall which is unable to drain naturally into the land or into surface water drains at a sufficient rate is **£25,000** in respect of each and every loss.

CC123 Subject to Survey(s)

Cover is agreed subject to a survey(s) being undertaken by OUR nominated surveyor arranged by US at OUR expense to verify the information provided to US and to identify if any risk improvements are required

WE will issue a risk management report to YOU following the survey(s) and this will include details of any risk improvements that are required

These risk improvements must be completed within the timescales specified in the report

If any risk improvement is not carried out within the required timescale YOU must advise US no later than the expiry of the timescale whereupon WE may agree an alternative in writing

- If
- (i) YOU do not allow US to arrange or conduct the survey(s) or
 - (ii) any risk improvement is not completed within the timescale specified and no alternative is agreed by US
or
 - (iii) following the survey(s) the information is found to be different to that originally provided

WE may amend the policy terms or cancel the policy in accordance with policy conditions.

SCHEG071 - Buildings Section and Contents of common parts section

The excess in respect of Insurable event 15 Accidental damage is increased to £500 in respect of DAMAGE resulting from ingress of water

SCHEG055 Felt Roof Maintenance Condition

If the age of the roof is 10 years or older, or is not known the following condition will apply:

It is a condition precedent to liability in respect of the insurable event of storm that

- a) the weatherproofing of felt or flat roofs is inspected every two years by a competent person and any defects rectified immediately at YOUR expense
- b) a record of inspections shall be kept and made available to US

C4148 Legionellosis liability extension

Applicable to the Public / Public & products liability cover

The insurance provided by this extension is on a claims made basis inclusive of costs and expenses and subject to

- (i) cover being operative solely in respect of the premises defined in the schedule
- (ii) the Retroactive Date being the date of inception of this extension

WE will indemnify YOU against YOUR legal liability to pay damages and LEGAL COSTS in respect of accidental BODILY INJURY caused by Legionellosis arising out of the BUSINESS

Provided that this indemnity only applies to

- (i) any claim which is first made in writing to YOU during the period of insurance
- (ii) any incident which has caused or alleged to have caused BODILY INJURY or can be reasonably expected to give rise to a claim and which is notified to US within the period of insurance or within 30 days of its expiry

Limit of indemnity

The most WE will pay in respect of any one claim and in the aggregate for all claims inclusive of LEGAL COSTS in any one period of insurance is £500,000

All claims arising out of the same isolated repeated or continuing incidence of Legionellosis shall be deemed to be made in the period of insurance when

- (a) the first claim was first made in writing to YOU and notified to US
- (b) the first notification of the incident was first made to US

Exclusions

The indemnity will not apply to legal liability

- (i) arising out of or in connection with any product supplied by YOU or contract work executed by YOU
- (ii) arising from or in connection with any advice design or specification provided by YOU
- (iii) in respect of Legionellosis which commenced prior to the Retroactive Date

Special Provision

It is a requirement of this extension to cover that YOU adhere to the current Health and Safety Executive's Approved Code of Practice for the prevention of Legionnaire's Disease: The control of legionella bacteria in water systems

The cover provided under this extension is subject otherwise to the terms exceptions and conditions of this policy.

CC230 Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter
- any mutation or variation to any of the above

whether

- living or dead
- natural or artificial
- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1) any INFECTIOUS OR COMMUNICABLE DISEASE including but not limited to
a. the fear of a threat (whether actual or perceived) from an INFECTIOUS OR COMMUNICABLE DISEASE
b. contamination or fear of contamination (whether actual or perceived) of property by an INFECTIOUS OR COMMUNICABLE DISEASE
but this shall not exclude direct physical loss or physical damage to insured property at the PREMISES occurring during the Period of insurance resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2) any action taken or failure to take action to prevent control or respond to any INFECTIOUS OR COMMUNICABLE DISEASE

Provided that

- i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

- iii. where WE apply this exclusion the burden of proving the contrary rests with the INSURED
iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below
- a. Employers' Liability
 - b. Public Liability
 - c. Medical Malpractice
 - d. Reputational Risks
 - e. Professional Indemnity
 - f. Governors' Trustees' and Management Liability
 - g. Directors & Officers Liability
 - h. Personal Accident
 - i. Legal Expenses
 - j. Travel
 - k. Terrorism

CC232 Prevention of Access - non damage

Business Interruption - Amendment to Prevention of access - Non-damage cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for prevention of access (non-damage) is deleted and replaced with the following

Prevention of access - Non-damage

Access to or use of the PREMISES being prevented or hindered by

- (a) any action of government police or a local authority due to an emergency which could endanger human life or neighbouring property
- (b) any bomb scare at or in the vicinity of the PREMISES

Excluding

- (i) any restriction of use of less than 4 hours
- (ii) any period when access to the PREMISES was not prevented or hindered
- (iii) closure or restriction in the use of the PREMISES due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements
- (iv) closure or restriction in the use of the PREMISES due to VERMIN

Limit

£10,000 any one period of insurance

Special conditions

- (1) For the purpose of part (b) of this extension the General exclusion Terrorism does not apply
- (2) The maximum indemnity period under this extension will not exceed 3 Months

CC238 Food poisoning defective sanitation vermin or murder or suicide extension

Business Interruption - Removal of Specified diseases cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the PREMISES on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

- a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the PREMISES
- b. any accident causing defects in drains or other sanitary arrangements at the PREMISES
- c. any discovery of vermin at the PREMISES
- d. murder rape or suicide at the PREMISES

Provided that

- WE shall only be liable for the loss arising at premises YOU occupy and which are directly affected by the occurrence discovery or accident
- Extensions which deem DAMAGE at other locations to be DAMAGE at the PREMISES shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

OUR liability under this extension in respect of any one occurrence discovery or accident shall not exceed the lesser of £100,000 or 25% of

- a. the sum insured by the items or
- b. the limit of OUR liability by the items if the declaration-linked basis applies

The maximum indemnity period for this extension will not exceed three months beginning from the date on which the restrictions on the PREMISES are applied

CC256 Equipment breakdown - Silent Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

CYBER EVENT

means

- (a) a failure of electronic equipment to correctly recognise process or store any data
- (b) a hostile malicious illegal or transgressive act committed through electronic systems including but not limited to

- (i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)
 - (ii) hacking (unauthorised access to any computer or other electronic equipment)
 - (iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)
- The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

- (a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work
- (b) fracturing of any part of the COVERED EQUIPMENT by frost when such fracture renders the COVERED EQUIPMENT inoperative
- (c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
- (d) ELECTRONIC DERANGEMENT

The following Electronic derangement definition is added

This replaces any existing definition of Derangement and or Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic circuitry controlling or operating the COVERED EQUIPMENT that is not accompanied by visible DAMAGE and requires replacement of one or more insured components of the COVERED EQUIPMENT in order to restore it to its normal operation

Excluding

- (a) the rebooting reloading or updating of software or firmware
- (b) the incompatibility of COVERED EQUIPMENT with any software or equipment installed introduced or networked within the previous 30 days
- (c) the COVERED EQUIPMENT being of insufficient size specification or capacity
- (d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

Any exclusion relating to damage to data or damage caused by transmission or impact of any virus or damage caused by failure of a system is deleted

The following exclusions are added

any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

- (a) programming error or programming limitation
- (b) loss of data (other than as specifically provided for under any Reinstatement of Data and Computer Increased Costs of Working extension of cover)
- (c) loss of access
- (d) loss of use
- (e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

Reinstatement of data and Computer Increased Costs of Working

(A) Unless otherwise excluded WE will pay the costs YOU incur in reinstating data that is lost or damaged as a consequence of an ACCIDENT to COVERED EQUIPMENT

Providing that

- (i) OUR liability is limited solely to the cost of reinstating data onto MEDIA
- (ii) WE shall not be liable for loss or damage to software

Limit

£50,000 any one ACCIDENT

(B) In addition WE will pay costs necessarily and reasonably incurred by YOU for the sole purpose of avoiding or diminishing the resulting interruption or interference to YOUR computer operations

Limit

£50,000 any one ACCIDENT

CC291 Silent Cyber Exclusion

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

ENDORSEMENT FORMING PART OF YOUR POLICY

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

CC291 Cyber Loss Limited Exclusion Clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in any connection with
 - 1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a COMPUTER SYSTEM or any unauthorised access to or modification of DATA

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including DATA) and any TIME ELEMENT LOSS directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

- (i) Fire lightning or explosion
- (ii) Impact by aircraft or vehicle or animal or falling objects
- (iii) Wind storm hail tornado cyclone hurricane earthquake volcano tsunami flood freeze or weight of snow
- (iv) Escape of water or oil
- (v) Riot or civil commotion
- (vi) Subsidence heave or landslip
- (vii) Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- (viii) Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- (ix) Accidental damage to insured property caused by persons physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the provisions of this sub-paragraph 1.2. in the event that hardware or the data storage device of a COMPUTER SYSTEM insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1.1. above which results in damage to or loss of DATA stored on that hardware or the data storage device then the damage to or loss of such DATA shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost DATA under this Policy shall be limited to the cost of reproducing DATA provided that such costs are otherwise indemnifiable under this policy

Such costs shall include all reasonable and necessary expenses incurred in re-creating gathering and assembling such DATA but shall not include the value of the DATA whether to the Insured or any other party even if such DATA cannot be recreated gathered or assembled

1.3. any

- (i) Unauthorised appropriation of DATA
- (ii) Unauthorised transmission of DATA to any Third Party
- (iii) Misrepresentation or use or mis-use of DATA
- (iv) Operator error in respect of DATA

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. – 1.3. above

1.5 any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. – 1.4. above
Definitions specific to this exclusion

COMPUTER SYSTEM means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

DATA means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

TIME ELEMENT LOSS means business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

- a. Employers' Liability
- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks
- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability
- h. Personal Accident
- i. Legal Expenses
- j. Travel
- k. Terrorism
- l. Cyber
- m. Equipment Breakdown

CC390 Prevention of Access – non-damage

Applicable to any section of the policy headed

- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

Any cover (however titled) provided in respect of prevention denial or hinderance of access to or use of the PREMISES as a result of

- the action of government police emergency services or local authority or
- any other similar cover

not involving damage to property (whether the property of the INSURED or any other party) is deleted

This clause does not apply to more specific extension(s) or parts of extension(s) in respect of

- bomb scare or
- food poisoning defective sanitation vermin or murder or suicide

Employers' Liability (Compulsory Insurance) Act 1969

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 | ECFLA 14606 |
| Name of policy holder | Entryway Ltd |
| Date of commencement of insurance policy | 20 April 2024 |
| Date of expiry of insurance policy | 19 April 2025 |

We hereby certify that subject to paragraph 2

- 1 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
- 2 (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)



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 NOTICE

Under the terms of the Employers' Liability (Compulsory Insurance) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Leaseholder's Certificate of Insurance

| | |
|----------------------------|--|
| Broker | SEIB Insurance Brokers Ltd T/as Lansdown Insurance Brokers |
| Policy number | ECFLA 14606 |
| Date of issue | 02 April 2024 |
| Insured | Entryway Ltd |
| Period of insurance | 20 April 2024 to 19 April 2025 |
| Premises Insured | George Leybourne House, Fletcher Street, London, E1 8HW |

| Items insured | |
|--------------------------|-------------|
| Buildings sum insured | £323,111 |
| Declared value | £242,339 |
| Contents of common parts | Insured |
| Equipment breakdown | Insured |
| Employers' liability | Insured |
| Public liability | £10,000,000 |
| Legal expenses | Insured |
| Terrorism | Not Insured |

| Insurable events (Excesses - the amount you would have to pay towards any claim) | | | | | |
|---|--------|-----------------|-----------|--------------------------|----------|
| Fire lightning & explosion | (£250) | Storm | (£250) | Theft or attempted theft | (£250) |
| Aircraft | (£250) | Flood | (£25,000) | Escape of oil | (£250) |
| Riot | (£250) | Escape of water | (£1,000) | Sprinkler leakage | (£250) |
| Malicious persons | (£250) | Impact | (£250) | Accidental damage | (£250) |
| Earthquake | (£250) | Falling trees | (£250) | Subsidence | (£1,000) |
| Subterranean fire | (£250) | Falling aerials | (£250) | | |

| Premium Breakdown | |
|-----------------------------|----------------|
| Premium | £198.76 |
| Insurance Premium Tax (IPT) | £23.85 |
| Total Premium | £222.61 |

This is only a summary of the insurance provided and does not form part of the policy.

Changes to your policy

What you need to know:

- **Changes have been made** to your policy. These are explained below.
- **Continuing to insure with us means you accept these changes.**

What you need to do:

- **Read the changes** and ensure the cover still meets your needs.
- **Keep this Changes to your policy** with your schedule and policy document.
- **Contact us or your broker if anything is not correct** or you have any questions.

Summary of changes

Our update reference: Prevention of Access Non-damage

To meet regulatory and financial requirements we purchase reinsurance to help ensure we can always meet our total claims liabilities.

The reinsurance market has imposed new exclusions on the insurance industry for business interruption losses (including loss of revenue, income and rent) arising from prevention/denial of access (non-damage).

Therefore, without this reinsurance, we can no longer provide this cover. Please see the clause on your policy schedule which details this policy amendment.

If you would like this in large print, braille, audio or e-text please call us on **0345 777 3322**.

You can also tell us if you would like to always receive literature in another format.

Multi-Occupancy Buildings Insurance

With effect from 1st January 2024 the Financial Conduct Authority (FCA) are introducing new legislation with regards to Residential Multi-Occupancy Buildings Insurance.

The Policy Statement issued by the FCA (link below) outlines the proposed remedies to address issues with transparency, product design and remuneration practices.

<https://www.fca.org.uk/publication/policy/ps23-14.pdf>

Please see below the information we are required to disclose.

| | |
|--|-----------|
| Total commission paid to Lansdown from your insurer | £1,391.28 |
| Total commission paid from the above amount to a third party, Property Manager or Freeholder | £0.00 |
| Number of alternative quotes we have received | 4 |
| Approximate premium per dwelling | £222.61 |
| Approximate reinstatement cost (declared value) per dwelling | £242,339 |

The premiums shown include Insurance Premium Tax, but exclude any Broker Fee and or Direct Debit charge where applicable.

This information should be passed onto all leaseholders.

For more information about this please read our overview here <https://www.lansdowninsurance.com/blog/multi-occupancy-residential-buildings-insurance-better-protection-for-leaseholders>

Why Choose Lansdown Insurance Brokers?

Lansdown in the Community: We are proud to be part of the Benefact Group – a charity owned, international family of financial services companies that give all available profits to charity and good causes. More than £200m in donations in the last ten years have gone towards helping communities, charities and much-needed causes so far.

Expertise and Guidance: We can provide expert guidance on selecting the right insurance policies that match your specific needs and circumstances.

Timesaving: We compare policies from multiple insurers to find the best cover, most suitable for you. This saves you time and effort in researching and shopping for insurance on your own.

Customised Recommendations: We can work closely with you to understand your unique situation and tailor insurance solutions that meet your individual requirements.

Claims Assistance: We have our own in-house claims team, and pride ourselves on the service provided to our clients. We're here to ensure that your claims are handled as smoothly and efficiently as possible.

Ongoing Support: Brokers provide ongoing support throughout your policy term, assisting with policy renewals, changes, and adjustments.

Trusted: We're rated "Excellent" on [Trustpilot](#), with a score of 4.8 out of 5.

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

| | |
|---|---------------------|
| Net Premium | £11,130.29 |
| 12.00% Insurance Premium Tax (IPT) | £1,335.63 |
| *Additional covers (inclusive of 12% IPT) | |
| Terrorism Insurance (including £40 CFC fee) | £3,114.40 |
| Lorega Claims Management Service | NOT INCLUDED |
| Engineering Inspection and Insurance | NOT INCLUDED |
| Directors and Officers Liability Insurance - (including £10 fee) | NOT INCLUDED |
| Total Premium Due | £15,580.32 |

*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: SEIB Insurance Brokers Limited T/A Lansdown Insurance Brokers
Reference: ENTR01FT06

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

Comments:

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

02 April 2024

Invoice No: ENTR01/20/04/24/FT

| Description | | Amount |
|---|---|-------------------|
| Broker Ref: | ENTR01FT06 & TE03 | |
| Policyholder: | Entryway Ltd | |
| Type of Cover: | Buildings and Terrorism Insurance | |
| Effective Date: | 20 April 2024 | |
| Insurer: | Ecclesiastical and CFC Underwriting | |
| Policy Number: | ECFLA 14606 and LAN-PNY-838-151 | |
| In respect of: | George Leybourne House, Fletcher Street, London, E1 8HW | |
| | Buildings Premium: | £11,130.29 |
| | Insurance Premium Tax (IPT): | £1,335.63 |
| | Terrorism Premium: | £3,114.40 |
| | (Including IPT and Fees where applicable): | |
| | TOTAL DUE: | £15,580.32 |
| Payment options: | | |
| <ul style="list-style-type: none">• Cheque payable to Lansdown Insurance Brokers• Credit/Debit Card (excluding American Express)• Direct Debit on request• BACS to: <i>Barclays Bank plc</i> Sort Code: 20-20-23 A/C No: 00395587 A/C Name: <i>SEIB Insurance Brokers Limited T/A Lansdown Insurance Brokers</i> | | |
| Please quote reference: ENTR01 | | |

Terms of insurance business

About us

Lansdown Insurance Brokers is a trading name of SEIB Insurance Brokers Ltd (SEIB) Reg. No. 06317314. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. SEIB's trading address is South Essex House, North Road, South Ockendon, RM15 5BE, United Kingdom. SEIB is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 479477. We're 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 or by contacting the FCA on 0800 111 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. We will also make clear in our documentation prior to conclusion of the contract areas where we are acting as agent for the customer, the insurer or both.

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 cooling off period of 14 days from the inception of the New Business or Renewal. Please refer to your policy summary or your policy document for further details. If you cancel within the cooling off (where it applies) you will receive a full refund of premium from the insurer subject to no claims made. Insurers are also entitled to make an administrative charge and SEIB keep an amount that reflects the administrative costs of arranging and cancelling the policy. If you wish to cancel outside the cooling off 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 on 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 reserve the right to apply a fee of no less than £20.00 per policy for new business, renewals, 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 such as Directors & Officers 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, Telephone number 01708 780000 or Email complaints@seib.co.uk. 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

SEIB Insurance Brokers Ltd is wholly owned by the Lloyd & Whyte Group Limited. If you have any queries, please write to the Compliance Officer, SEIB, South Essex House, North Road North Road, South Ockendon, Essex, RM15 5BE