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www.lansdowninsurance.com


George Leybourne House
Fletcher Street
London
E1 8HW

02 April 2025
Please Quote Ref: ENTR01

Dear 

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 2025 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/>

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.

The Terrorism documentation will follow upon confirmation of renewal.

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



Samantha Finch
Commercial Account Executive
samanthafinch@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.

We are committed to ensuring our customers get the right help when they need it. If there are any specific circumstances or requirements that you think we should know about, such as a disability, financial hardship, bereavement – or anything else, then please let us know.

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: LAN-PNY-838-151

Name of Insured: Entryway Ltd

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

Renewal Date: 20 April 2025

Type of Property: Residential Flats

Construction: Purpose Built

Age of Building: 1988

Number of Flats: 56

Buildings Premium	£12,518.90
Terrorism Premium	£3,187.20
Broker Fee	£32.50
Total Premium (including Insurance Premium Tax)	£15,738.60

The premium is based on the following Sums Insured/Limits which have been index linked by 3% where applicable:

Buildings – Declared Value	£13,978,130
Buildings – Sum Insured (<i>includes an automatic uplift to cover inflationary increases following a claim</i>)	£18,637,041
Communal Contents	£25,000
Alternative Accommodation/Loss of Rent	£6,212,347
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 - **£189.00**
- 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.

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 2025 |
| 5) Is more than 25% of the property unoccupied? | No |
| 6) When were the premises built? | 1988 |
| 7) Are the walls of the property wholly constructed of brick, stone or concrete? | Yes |
| 8) Is the roof of the property constructed of slate, tiles or concrete? | No |
| 9) What percentage of the overall roof is constructed of felt on timber? | 10% |
| 10) Is the property Purpose Built or Converted? | Purpose Built |
| 11) Number of flats? | 56 |
| 12) Number of storeys? | 7 |
| 13) Are the floors wooden or concrete? | Concrete |
| 14) Are kitchen or bathroom facilities shared? | No |
| 15) Are the premises bedsits or HMO licensed? | No |
| 16) Is less than 25% of the premises occupied by Students, or DSS/DWP tenants? | Yes |
| 17) Is less than 40% of the premises occupied as holiday homes, holiday flats or second homes? | Yes |
| 18) Is any part of the property occupied for business use by a profession other than retail or office? | No |

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 19) Is the premises occupied by local authority, hostel or charitable housing association placements? | No |
| 20) Is the property in a good state of repair, and will it be maintained? | Yes |
| 21) In respect of the risks to be insured, whether at the property to be insured or elsewhere, has any loss, damage, injury or liability arisen in the past 3 years whether insured or not? | Yes |
| 22) Number of claims submitted during last 3 years? | 0 |
| 23) Total amount paid in claims over the last 3 years? | £0.00 |
| 24) Has the property ever suffered from Subsidence or is there evidence of damage caused by subsidence, heave or landslip? | No |
| 25) Is the property on a site which has suffered from flooding at any time in the past 10 years? | No |
| 26) 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

Annual Premium: £11,177.59

Insurance Premium Tax: £1,341.31

Total Annual Premium: £12,518.90

Effective Date: 20 April 2025

Effective to: 19 April 2026

Business Description: Property Owner

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

Section 1 Property Damage

Buildings

Property at Premises 1

Sum Insured:	£18,637,041
(Declared Value):	(£13,978,130)

Contents of common parts

Property at Premises 1

Sum Insured:	£25,000
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Landlords Contents

Property at Premises 1

Sum Insured:	£0
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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

Section 2 Equipment breakdown

Not Operative

Section 3 Rental Income

Not Operative

Section 4 Terrorism

Not Operative

Section 5 Liabilities

Cover 1 – Employers' Liability

Limit of indemnity

Operative

£10,000,000

Cover 2 – Public Liability

Limit of indemnity

Excess: Third party Property Damage

Operative

£10,000,000

£250

Section 6 Legal Expenses

Limit of indemnity

Operative

£250,000 any one event

Applicable to the policy

SCHSG090924A – Amendment to unoccupied condition

The definition of UNOCCUPIED is restated as follows:

UNOCCUPIED

Means vacant untenanted unfurnished or no longer in active use for a period exceeding 45 consecutive days

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.

CC385 - Subject to Survey(s)

Cover is subject to a survey(s) being undertaken by OUR nominated surveyor arranged by US

If the survey identifies

- (1)
 - (a) that the information provided to US is inaccurate or
 - (b) that a risk or any part of it is not satisfactory in OUR opinionWE reserve the right to either
 - (i) amend the premium or policy terms or
 - (ii) cancel the policy from the date of inception or renewal or for any other period specified by US in accordance with the applicable policy conditions

- (2) 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
- WE may amend the premium or policy terms or cancel the policy in accordance with the applicable policy conditions

Applicable to Property Damage section

Property Damage Extensions

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 soon as is reasonably possible and pay an additional premium if required.

Other Interests

The interest in the BUILDINGS insured by this section of any mortgagees lessees and freeholders of the property is noted

Property Damage Endorsements

SCHSG090924B – Amendment to Contents of Common Parts definition

The definition of CONTENTS OF COMMON PARTS is restated as follows:

CONTENTS OF COMMON PARTS

means

- (i) furniture and furnishings owned by YOU or for which YOU are responsible in those parts of the BUILDINGS to which all tenants have access
- (ii) the maintenance and cleaning equipment machinery and tools YOU keep in the BUILDINGS in connection with YOUR BUSINESS
- (iii) curios sculptures or works of art up to a limit of £1,500 per item and £5,000 in total for all claims in the PERIOD OF INSURANCE

But excluding

- (a) landlord's fixtures and fittings
- (b) money securities coins stamps jewellery watches furs precious metals precious stones or articles made from them computer systems records antiques rare books plans patterns moulds designs or explosives

SCHSG090924C – Amendment to Extension 29 Private residences

Extension 29 Private residences (loss of rent and temporary accommodation) is restated as follows:

If any private dwelling house or private flat (described as such in the schedule) cannot be lived in following DAMAGE insured by this section (or in the case of a private flat if the resident is denied access to it by an INSURED EVENT elsewhere within the BUILDING) WE will pay for

- (a) loss of rent (including ground rent and service charges) payable to YOU or
- (b) the reasonable and necessary additional costs that YOU

(1) are liable for or

(2) intended to be liable for even if the lease agreement is unclear on this point

(subject to YOUR written confirmation this was YOUR intention)

in respect of the following

- (i) residents' temporary accommodation and storage of furniture
- (ii) kennel accommodation for the residents' domestic cat(s) and dog(s)
- (iii) travelling expenses

until the private dwelling house or private flat is fit to live in again or until access is restored

The most WE will pay under this extension is

- (a) 33.3% of the sum insured on the BUILDING in respect of private dwelling houses
 - (b) 33.3% of the sum produced by dividing the BUILDINGS sum insured by the number of flats in respect of each private flat
- for a maximum period of 36 months from the date of DAMAGE

SCHSG090924D - Additional cover for prevention of access

If the use of YOUR PREMISES is prevented or hindered by DAMAGE to neighbouring property and such DAMAGE would form an accepted claim under the Property damage section of this policy if the DAMAGE occurred at YOUR PREMISES

WE will pay for

- (a) loss of rent (including ground rent and service charges) payable to YOU or
- (b) the reasonable and necessary additional costs that YOU

(1) are liable for or

(2) intended to be liable for even if the lease agreement is unclear on this point (subject to YOUR written confirmation this was YOUR intention)

in respect of the following

- (i) residents' temporary accommodation and storage of furniture
 - (ii) kennel accommodation for the residents' domestic cat(s) and dog(s)
 - (iii) travelling expenses
- until access is restored

WE will pay this for a maximum period of 6 months from the date of the DAMAGE and the most WE will pay is

- (a) 20% of the sum insured on the BUILDING in respect of private dwelling houses
- (b) 20% of the sum produced by dividing the BUILDINGS sum insured by the number of flats in respect of each private flat

Subject to a total limit of £1,000,000 for all premises insured under this policy during the PERIOD OF INSURANCE

SCHSG090924E – Amendment to Deeds and documents

WE will pay the necessary costs to rewrite YOUR deeds and documents relating to the ownership and/or management of the premises following DAMAGE to the originals occurring at YOUR PREMISES or whilst held for safekeeping by a bank or solicitor.

The most we will pay for any one claim is £500

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

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

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 2025
Date of expiry of insurance policy	19 April 2026

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 2025
Insured	Entryway Ltd
Period of insurance	20 April 2025 to 19 April 2026
Premises Insured	George Leybourne House, Fletcher Street, London, E1 8HW

Items insured	
Buildings sum insured	£332,804
Declared value	£249,609
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	£199.60
Insurance Premium Tax (IPT)	£23.95
Total Premium	£223.55

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

Residential Property Insurance Policy Renewal Pack



Changes to your policy

What you need to know:

- **Changes have been made** to your Residential Property Insurance policy. The summary of changes below explains what these are and the reasons for them.
- Your new policy document (PD5039 V1) includes these changes.
- **Continuing to insure with us means you accept these changes.**

What you need to do:

- **Read** the summary of changes and ensure the cover still meets your needs.
- **Keep** these Changes to your policy with your schedule and policy document.
- **Review** the text in **bold** to check if you need to take any action
- **Contact us or your broker** if anything is not correct or you have any questions.

Summary of changes

This table shows the difference in cover between old and new.

Cover	Your old policy	Your new policy (PD5039 V1)
General exclusions		
Territorial exclusion	No specific territorial exclusion.	We now exclude property within the territories of Belarus, Russia or Ukraine.
General conditions		
Unoccupied	A property was 'unoccupied' after it had not been in use for more than 60 days, when restrictions in cover were applied.	A property is 'unoccupied' when it has not been in use for more than 45 days, after which certain restrictions in cover apply. For example, there is no cover for flood, escape of water, malicious persons or accidental damage. In addition, it is a requirement to turn off services and drain down, to remove waste and seal letterboxes, keep the premises secure and inspect it at least every 7 days.
Security	No specific security condition.	Your policy includes a security condition. However, this will only apply where you are directly in control of the premises, and not when a tenant has responsibility for the premises.

Cover	Your old policy	Your new policy (PD5039 V1)
Alarms and fire extinguishing appliances	No specific condition for these.	<p>You do not have to have these as standard, but your policy includes details of your responsibilities for maintaining them, should they be in place.</p> <p>The Intruder and Fire alarm conditions will only apply where you are directly in control of the premises, and not when a tenant has responsibility for the premises.</p>
Property damage section		
Buildings definition	Wind turbines and solar panels were not mentioned in the buildings definition.	There are limitations in respect of wind turbines, solar panels and photovoltaic panels. The most we will pay for all claims is £20,000 and they must not exceed generating capacity of 10kW for wind turbines or 50kW for the other items.
Glass and sanitary fixtures	Glass and sanitary fixtures were insured against accidental damage by a specific extension.	<p>Now glass and sanitary fixtures are part of the buildings definition and your policy includes the Accidental damage insured event.</p> <p>However, there are new exclusions for scratching or chipping of glass, and for glass breakage during building works.</p>
Contents of common parts	Within the policy wording for contents of common parts there is a sub-limit of £1,500 for any one picture, curio or work of art.	The cover is maintained but also applies a maximum limit for all pictures, curios or works of art of £5,000 in any one period of insurance.
Insurable events		
Aircraft		Cover now excludes damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
Riot		New exclusions apply, including the exclusion of cover from unoccupied buildings.
Malicious persons		New exclusions apply, including the exclusion of damage by theft or attempted theft to moveable property in the open, unless otherwise provided by the property in the open extension.
Storm		Cover is excluded for damage to inflatable structures unless as a result of falling trees.

Cover	Your old policy	Your new policy (PD5039 V1)
Flood		Damage is excluded for any building that is unoccupied.
Falling trees	We excluded damage to fences, hedges and gates as a result of falling trees, branches, telegraph poles, lamp posts or pylons.	Accidental damage caused by falling trees, branches, telegraph poles, lamp posts or pylons to fences hedges and gates is not excluded. Cover is included for the removal of any trees that are obstructing repairs.
Falling aerials	We covered damage by any satellite dish, television or radio aerial, wind turbine or solar panel breaking or collapsing.	Cover includes accidental damage caused by falling television and radio receiving aerials, aerial fittings and masts, satellite dishes, wind turbines solar panels, photovoltaic panels and security equipment attached to a building, but excludes any damage to the falling item.
Escape of oil	We covered damage by escape of oil from a fixed heating system.	Still covered, but we now confirm this has to be as a result of a sudden, accidental event. We will not pay for gradual losses.
Accidental damage	A number of cover exclusions are contained within the Uninsurable risks exclusion.	These exclusions are now shown within the Accidental damage cover section. There is no cover for accidental damage to solar panels and photovoltaic panels, or while the premises is unoccupied.
Subsidence	There was no condition regarding notification of works on adjoining sites.	You must let us know immediately you become aware of any demolition, groundworks excavation or construction being carried out on any adjoining site. We then have the right to consider the insurance implications and may, where necessary, cancel the subsidence cover.
Theft	Theft cover did not have to involve forcible entry to or exit from the premises.	Theft cover is subject to forcible or violent entry to or exit from the building.
Basis of settlement		
Basis of settlement	We would settle claims on a reinstatement basis.	Now we offer in addition alternative basis of settlement to meet your needs if you choose not to reinstate the property, or for buildings awaiting renovation at the time of the damage.
Loss of market value	Not included.	If a decision is taking by both of us not to repair the buildings following damage we will pay the reduction in market value of the buildings immediately following its damage.

Cover	Your old policy	Your new policy (PD5039 V1)
Memoranda		
72 hour clause	Not included.	All individual losses at a premises arising from storm, flood or earthquake within a consecutive 72 hour period will be considered one event and only one excess will apply.
Extensions		
Prevention of access	We covered loss of rent or additional expenditure when access to the premises was hindered by any action of government, police or local authority due to an emergency which could endanger human life or neighbouring property.	This extension has been removed.
Utilities	We covered loss of rent or additional expenditure following the accidental failure of the supply of telephone systems serving the building, or electricity, gas or water supplies connected to the building.	This extension has been removed.
Removal of debris	Costs were included within the sum insured.	Now covered under a policy extension.
Temporary removal	Contents covered up to £2,500 any one claim whilst removed from the premises for repair.	Buildings and contents of common parts are covered for up to 10% of their sum insured when removed from the premises for repair.
Government and local authority requirements	Cover was included within the basis of settlement with no inner limit.	Now covered under a specific policy extension with a limit of 15% of the building sum insured.
Damage by the emergency services	<p>This extension covered damage to any part of the building including its grounds caused by the emergency services, where such damage would not otherwise form part of a valid claim under this section.</p> <p>This included damage which occurred when the emergency services were responding to potential danger to property or injury to persons.</p> <p>This cover had a limit of £20,000.</p>	<p>In your new policy there are two separate extensions to provide cover for damage by the emergency services, as follows;</p> <p>Emergency services damage to landscaped grounds.</p> <p>This extension provides cover for damage to landscaped grounds only caused by the emergency services.</p> <p>The limit is £25,000 any one claim.</p> <p>Emergency services concern for welfare</p> <p>This extension provides cover for damage to the buildings only caused by the emergency services, when responding to a concern for welfare.</p> <p>The limit is £25,000 any one claim.</p>

Cover	Your old policy	Your new policy (PD5039 V1)
Loss of oil, gas and water	<p>We covered loss of oil, gas or metered water from the water or heating system at the buildings, after accidental damage to that system.</p> <p>There was a limit of £25,000 in any one period of insurance.</p>	<p>We also include the cost of replacing LPG or oil following accidental discharge from the storage container.</p> <p>We also cover theft of oil from any storage tank.</p> <p>There is a total limit for all claims under this extension of £10,000.</p>
Locks and keys	<p>Covered costs following the theft of keys.</p> <p>The limit was £2,500 any one claim.</p>	<p>The limit is £5,000 in the period of insurance.</p>
Property in the open	<p>Covered fixtures or items that would normally be found in the grounds of the premises.</p>	<p>The Property in the open extension covers damage by the insured events to:</p> <ul style="list-style-type: none"> ▪ garden furniture ▪ ornaments ▪ statues ▪ gardening equipment ▪ signage <p>in the grounds of the premises.</p>
Removal of wasp, bee or hornet nests	<p>Cover for wasp and bee nests was included.</p> <p>The limits were £500 per claim and a limit of £5,000 in any one period of insurance.</p>	<p>Removal of wasp, bee or hornet nests is covered at a limit of £1,000 any one claim.</p>
Capital additions - newly acquired buildings	<p>There is cover for capital additions in respect of newly acquired buildings up to £500,000 or 20% of the sum insured for both buildings and contents of common parts.</p>	<p>The limit has been amended to £2,000,000 any one property and £1,000,000 in respect of any unoccupied building.</p>
Private residences (loss of rent and temporary accommodation)	<p>In respect of each flat the cover provided loss of rent and temporary accommodation up to £500,000 for each flat or 33.3% of the sum insured produced by dividing the building sum insured by the number of flats, whichever is the less.</p>	<p>The cover will pay for loss of rent (including ground rent and service charges) and costs of temporary accommodation up to 33.3% of the building sum insured over a period of 36 months from the date of the damage.</p>
Damage to services	<p>We covered accidental damage to service pipes cables sewers and drains to or from the buildings.</p> <p>There was no limit in the policy.</p>	<p>We will pay the cost in clearing or repairing drains, gutters, sewers and the like as a result of damage caused by an insured event to a limit of £50,000 any one claim.</p>

Cover	Your old policy	Your new policy (PD5039 V1)
New extensions		<p>The Property damage section includes the following new extensions on pages 26 to 31:</p> <ul style="list-style-type: none"> ▪ Reinstatement to match ▪ Loss minimisation expenses ▪ Unauthorised use of utilities ▪ Landscaping costs ▪ Green clause ▪ Archaeological costs ▪ Privity of contract ▪ Accidental omission of VAT ▪ Inadvertent omission to insure
Deeds and documents		Cover is only provided for deeds and documents belonging to yourself.
Minor contract works	<p>Cover varied depending on the contract you entered into i.e. 'specified perils' or 'all risks'.</p> <p>Cover included the Offsite storage of materials.</p>	<p>We have simplified your policy by specifying what cover will apply, which is the same cover that already applies to your buildings insurance.</p> <p>Offsite storage of materials is not included, as this is more relevant to contractors policies.</p>
Liabilities section		
Corporate Manslaughter Defence	This was covered by one extension, with a total limit for all claims - including Public liability and Employers' liability - of £5,000,000.	Covered within the limit of liability paragraphs under both Employers' liability and Public liability, rather than by extension, the limit is £5,000,000 under each.
Wrongful arrest or false imprisonment	This was not covered.	This is included in the Cover for Cover 2 – Public liability.
Defective Premises Act	This extension covered only the premises we insured under our policy, for a period after your policy was cancelled.	<p>The extension covers any premises you have previously disposed of, which, due to the legislation, may lead to a claim against you arising during our period of cover.</p> <p>It does not cover you after your policy with us is cancelled.</p>

Cover	Your old policy	Your new policy (PD5039 V1)
New extensions		<p>The Liability section includes the following new extensions on pages 54 to 56:</p> <ul style="list-style-type: none"> ▪ Legionellosis ▪ Terrorism ▪ Overseas personal liability ▪ Statutory clean up costs ▪ Contingent motor liability ▪ Data protection ▪ Court attendance ▪ Financial loss
Prosecution defence costs	This cover was not provided.	<p>Cover 3 is a new cover for Prosecution defence costs for proceedings under the following headings:</p> <ul style="list-style-type: none"> ▪ Health and Safety at Work ▪ Consumer Protection Act ▪ Food Safety Act
Legal expenses section		
What we will not pay	Your policy did not mention VAT in relation to the settlement of claims for costs and expenses.	<p>There is a new exclusion to confirm that if the Insured is registered for VAT, we will not pay the VAT element of any costs or expenses.</p>
		<p>The Legal expenses section includes the following new insured events on pages 65 to 67:</p> <ul style="list-style-type: none"> ▪ Leased or let property including the removal of squatters ▪ Contract disputes ▪ Debt recovery
Legal defence - exclusions	These exclusions were not in your previous policy.	<p>Jury service and court attendance – we will not pay where the person concerned cannot prove their loss.</p> <p>Statutory notice appeals - we specifically exclude appeals which do not follow the normal process.</p>
Property protection insured event	<p>This cover applied provided the insured could establish their legal right to the property concerned.</p> <p>Your policy excluded claims relating to mining subsidence and motor vehicles.</p>	<p>This has been extended to include property where there are reasonable prospects of the Insured establishing the legal ownership to the property.</p> <p>The exclusions for mining subsidence and motor vehicles have been removed.</p>
Legal expenses - conditions	Your cover was subject to a 'reasonable prospects of success' clause, which applied for the duration of the claim.	We have made it clear what happens if reasonable prospects no longer exist during the course of a claim.

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	£1,397.19
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	£223.55
Approximate reinstatement cost (declared value) per dwelling	£249,609

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
George Leybourne House
Fletcher Street
London
E1 8HW

Statement of Price

Net Premium	£11,177.59
12.00% Insurance Premium Tax (IPT)	£1,341.31
*Additional covers (inclusive of 12% IPT)	
Terrorism Insurance (including £40 CFC fee)	£3,187.20
Lorega Claims Management Service	NOT INCLUDED
Engineering Inspection and Insurance	NOT INCLUDED
Directors and Officers Liability Insurance - (including £10 fee)	NOT INCLUDED
**Broker Fee	£32.50
Total Premium Due	£15,738.60

*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:

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