

# BEECH UNDERWRITING AGENCIES LTD

## Terrorism Policy Schedule

Policy Number : B020288/03/19 Master Certificate No : B0750RARFP1800026

Agent : Commercial & General Ins Services Ltd

Insured : AZELIN COURT RTM CO LTD

Trading as :

Address : AZELIN COURT, AZELIN COURT, SWINDON SN3 4YE

Period of Insurance from 13 March 2019 to 12 March 2020 Both Dates Inclusive

### SCHEDULE OF TOTAL SUMS INSURED

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

Buildings : £ 2,673,788

Contents : £ 10,000

Loss of Rent and/or : £ 890,371

Indemnity Period : 12 Months

Alternative Accommodation

Total Sum Insured : £ 3,574,159

Excess : £ 1,000

Underlying Insurer :

Underlying Policy Number :

Insurance Premium : £ 178.71

Insurance Premium Tax : £ 21.45

Administration Fee : £ 10.00

Total Premium : £ 210.16

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

Dated in London : 10/04/2019

Authorised Signatory :



# BEECH UNDERWRITING AGENCIES LTD

## IMPORTANT NOTICE

Continuation of Schedule : B020288/03/19

### Day One Uplift Endorsement

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

### Residential Terrorism Extension Limits

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

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

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

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

### Residential Terrorism - Threat & Hoax Excess

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

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

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

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

Subject to a 24 hour excess.

### Sanctions Clause

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

# BEECH UNDERWRITING AGENCIES LTD

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## How to make a complaint

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

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Beech Underwriting Agencies or the agent where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time.

Making a complaint does not affect any of your legal rights. Please contact Beech Underwriting Agencies Ltd at:

Beech Underwriting Agencies Ltd

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

**Telephone:** +44 (0) 1622 755218

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

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

Lloyd's contact details are:

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

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

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

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

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

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

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

Fax: +44 (0)20 7964 1001

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

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

Please note:

- You must refer your complaint to the Financial Ombudsman Service within six months of the date of the final response
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees