

Mr D Michael
16 Springhill
Stroud
Gloucestershire
GL5 1TN

23 January 2023

Please Quote Ref: MIDX08

Dear Mr Michael

**Buildings Insurance - Mr David Michael - Coflats, 59 Lansdown
Covea Policy No - COFLA 31120**

Your insurance policy falls due for renewal on 11 February 2023 and we invite you to renew your policy for a further twelve months through Lansdown Insurance Brokers. Our renewal invitation and documents for the coming year are enclosed - please check them carefully to ensure that the cover meets your requirements.

Your Policy Wording can be found at www.lansdowninsurance.com/documents

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 Basement Flood Condition (if applicable) detailed on the renewal invitation page together with the Felt Roof condition shown on the insurer schedule.

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.

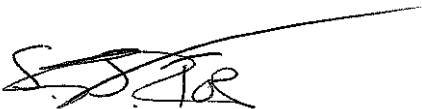
If you have any questions or you require help at any time please do not hesitate to contact me or one of my colleagues who will be delighted to be of assistance:

Email: flats@lansdowninsurance.com

Freephone: 0800 652 2638

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

Yours sincerely



Sam Toft

Commercial Account Executive

samtoft@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:

- **Index Linking**

Your Declared Value has been increased by the percentage highlighted in the renewal invitation and this is higher than we have seen for many years. Index linking is needed to ensure that your rebuilding sum insureds remain as accurate as is possible.

Brexit, along with Covid are the two main considerations, increased costs for buildings materials, coupled with the shortages of materials, the lack of experienced contractors are also key factors for premium increases.

Backlogs have been created with contractors not being able to complete work with the forced lockdowns; building and repair works are being extended and additional safety procedures are now needed to protect all parties, these all come at a cost.

- **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.

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

Covea Buildings Insurance – Policy No: COFLA 31120

Name of Insured: Mr David Michael

Risk Address: Coflats
59 Lansdown
Stroud
Gloucestershire
GL5 1BN

Renewal Date: 11 February 2023

Type of Property: Residential Flats
Construction: Converted
Age of Building: 1850
Number of Flats: 14

Buildings Premium	£2,110.68
Insurance Premium Tax	£253.28
Total Premium	£2,363.96

The premium is based on the following Sums Insured/Limits which have been index linked by 11.25% where applicable:

Buildings – Declared Value	£1,767,346
Buildings – Sum Insured (<i>includes an automatic uplift to cover inflationary increases following a claim</i>)	£2,356,402
Communal Contents	£25,000
Alternative Accommodation/Loss of Rent	£785,467
General Excess	£250
Subsidence Excess	£1,000

Additional information:

Basements – Increased Flood Excess

In respect of the Property Damage Section your insurer will not be liable for the first £5,000 of each and every claim for damage to any basement at the premises caused by or arising from flood.

Only applicable for properties with a basement

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 - £148.80**
- 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 are provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and will refer them to this notice.

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

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

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

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

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

Fraud Prevention

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

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

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

Further Information

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

Mr D Michael
16 Springhill
Stroud
Gloucestershire
GL5 1TN

23 January 2023

Invoice No: MIDX08/11/02/23/FT

Description		Amount
Broker Ref:	MIDX08FT02	
Policyholder:	Mr David Michael	
Type of Cover:	Buildings Insurance	
Effective Date:	11 February 2023	
Insurer:	Covea	
Policy Number:	COFLA 31120	
In respect of:	Coflats, 59 Lansdown, Stroud, Gloucestershire, GL5 1BN	
	Buildings Premium:	£2,110.68
	Insurance Premium Tax (IPT):	£253.28
	TOTAL DUE:	£2,363.96
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: MIDX08		

Important Information

Proposal Form (Statement of Fact)

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

Clauses & Conditions

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

Key Facts

A Summary of the Policy cover is attached.

Documentation

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

Claim Reporting

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

Employers Liability

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

Employers Liability Tracing Office

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

Under-Insurance

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

Survey

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

Subjectivity

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

Terrorism

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

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

Premium Breakdown & Payment Slip

TO:

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

FROM:

Mr David Michael
16 Springhill
Stroud
Gloucestershire
GL5 1TN

Statement of Price

Net Premium	£2,110.68
12.00% Insurance Premium Tax (IPT)	£253.28
*Additional covers (inclusive of 12% IPT)	
Terrorism Insurance (including £25 fee)	NOT INCLUDED
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	£2,363.96

*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: MIDX08FT02

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

Comments:

Residential Property Insurance

Important Notice to Policyholder

We have made some changes to our Residential Property Insurance policy

The following is a summary of the key changes that have been applied to the Residential Property Insurance policy.

This notice may include changes to sections of the policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the schedule which will confirm the sections of cover that are operative. This notice, the schedule and the policy wording form part of the terms and conditions being offered.

Sections	Policies incepting or renewing between 1/12/2020 and 30/04/21	Policies incepting or renewing on or after the 1/5/2021 onwards
Helplines	The Glass Breakage Helpline has been deleted.	The Glass Breakage Helpline has been deleted.
Customer Services Information Notification of a claim	No Change	Please note the claims contact telephone number has changed. If you have a claim (other than under the Legal Expenses sub-section) please contact your professional advisor or call us on 0330 024 2266.
Customer Services Information Enquires or complaints	Please note the complaints procedure has changed. If you have a complaint under this policy (other than for Legal Expenses), you or your insurance broker should write to us at: Customer Relations Covéa Insurance Norman Place, Reading, Berkshire. RG1 8DA or telephone us on: 0330 221 0444 or e-mail us on: customer.relations-rdg@coveainsurance.co.uk	Please note the complaints procedure has changed. If you have a complaint under this policy (other than for Legal Expenses), you or your insurance broker should write to us at: Customer Relations Covéa Insurance Norman Place, Reading, Berkshire. RG1 8DA or telephone us on: 0330 221 0444 or e-mail us on: customer.relations-rdg@coveainsurance.co.uk
Definitions	The following changes have been made to Definitions. The Definition notifiable human infectious or contagious disease is deleted and replaced with: infectious or contagious disease the following diseases only: Acute encephalitis, Acute poliomyelitis, Anthrax, Cholera, Diphtheria, Dysentery, Food poisoning, Leptospirosis, Legionellosis, Malaria, Measles, Meningitis, Meningococcal septicaemia (without meningitis), Mumps, Ophthalmia neonatorum, Paratyphoid fever, Rabies, Relapsing fever, Rubella, Scarlet fever Smallpox, Tetanus, Tuberculosis, Typhoid fever, Typhus fever, Viral haemorrhagic fever, Viral hepatitis, Hepatitis A, Hepatitis B, Hepatitis C, Whooping cough, Yellow fever. No other disease shall be added to the above list without our prior written consent. The following Definition has been added to Definitions: electronic data facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electromechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.	The following changes have been made to Definitions. The Definition notifiable human infectious or contagious disease is deleted. The following Definition has been added to Definitions: electronic data facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electromechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data. The following communicable disease definitions have been added: communicable disease (applicable to General Exclusions and all sections other than the Employers' Liability Section and Property Owners Liability Section) means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where: a) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and

Covea Insurance plc
Registered Office: Norman Place, Reading, Berkshire, RG1 8DA
Registered in England and Wales No. 613259
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277



Residential Property Insurance

Important Notice to Policyholder

		<p>c) the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type</p> <p>communicable disease (applicable to the Property Owners Liability Section)</p> <p>a) Coronavirus being:</p> <ol style="list-style-type: none"> any coronavirus; or any disease caused by any coronavirus; or any mutation or variation of any coronavirus or of any disease caused by any coronavirus. <p>b) Any other infectious disease in humans which has been determined or declared to:</p> <ol style="list-style-type: none"> constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time); and/or an outbreak identified as a major health incident in the United Kingdom, for which a Scientific Advisory Group for Emergencies has been activated by the Cabinet Office Briefing Room. <p>damage accidental, loss, destruction or damage unless otherwise excluded</p>
General Conditions	<p><i>The following Condition has been added to General Conditions.</i></p> <p>Sanctions We shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us or any member of our group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.</p>	<p><i>The following Condition has been added to General Conditions.</i></p> <p>Sanctions We shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us or any member of our group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.</p>
General Exclusions	<p><i>General Exclusion 1. Applicable to all Sections – Electronic Failure has been deleted.</i></p>	<p><i>General Exclusion 1. Applicable to all Sections – Electronic Failure has been deleted.</i></p> <p><i>The 'What you are not covered for 1. Applicable to all Sections' preamble has been amended to read as follows:</i></p> <p>1. Applicable to all Sections We will not pay for loss, destruction or damage to any property whatsoever or any claim, cost or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:</p> <p><i>'What you are not covered for 1. Applicable to all Sections' - Radioactive Contamination had been amended to read as follows:</i></p> <p>Radioactive Contamination</p> <ol style="list-style-type: none"> ionising radiations from or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

Residential Property Insurance

Important Notice to Policyholder

		<p>c) any weapon or device employing atomic or nuclear fission and or fusion or other like reaction or radioactive force or matter</p> <p>d) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter, but the exclusion in this paragraph d) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes</p> <p>e) any chemical biological bio-chemical or electromagnetic weapon</p> <p>As far as concerns bodily injury caused to any employee of yours if such bodily injury arises out of and in the course of employment or engagement of such person by you this exclusion shall apply only in respect of:</p> <p>i) the liability of any principal</p> <p>ii) liability assumed by you under agreement and which would not have attached in the absence of such agreement.</p>
<p>General Exclusions</p>	<p><i>General Exclusion 2. Applicable to all Sections other than Liability – the following Electronic Risk Exclusion has been added:</i></p> <p>Electronic Risk</p> <p>a) erasure, loss, distortion or corruption of information on, or reduction in the functionality, availability or operation of any electronic equipment, whether belonging to you or not, caused by the malicious introduction or incursion of any unauthorised, unintended, undesired or unexpected program, instruction or command or any other computer or electronic virus</p> <p>b) the failure of any electronic equipment to recognise, accept, respond to or process any data or instruction</p> <p>However, subsequent damage which is otherwise covered by your policy is nevertheless insured.</p>	<p><i>The 'What you are not covered for 2. Applicable to all Sections other than Liability preamble has been amended to read as follows:</i></p> <p>2. Applicable to all Sections other than Liability We will not pay for any loss, destruction or damage or any liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:</p> <p><i>The following Communicable Disease has been added to 'What you are not covered for 2. Applicable to all Sections other than Liability:</i></p> <p>Communicable Disease</p> <p>a) i) a communicable disease; or</p> <p>ii) the fear or threat (whether actual or perceived) of a communicable disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>The above exclusion includes, without limitation to the scope of the foregoing:</p> <p>1. any cost to clean up, detoxify, remove, monitor or test:</p> <p>a) for a communicable disease; or</p> <p>b) any property insured hereunder that is affected by such communicable disease,</p> <p>and</p> <p>2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any communicable disease.</p> <p>b) However, paragraph a) shall not apply to physical loss or destruction of, or physical damage to, property and any resulting consequential loss, to the extent that you establishes that such physical loss, destruction or damage was directly caused by:</p> <p>i) Terrorism (as defined in this policy), or</p> <p>ii) a defined peril, as described below where specifically insured by this insurance.</p> <p>All other terms, conditions and exclusions of the insurance remain the same.</p>

Residential Property Insurance

Important Notice to Policyholder

	<p>For the purposes of this exclusion the following definition applies:</p> <p>defined peril means one of the following perils if specifically insured by this insurance: Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; seaquake; seismic and/or volcanic disturbance/eruption; flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse.</p> <p><i>'What you are not covered for 2. Applicable to all Sections other than Liability – Electronic Risk is deleted and replaced with the following:</i></p> <p>Electronic Risk</p> <p>a) Any:</p> <ul style="list-style-type: none"> i) loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, unless subject to the provisions of paragraph b) ii) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data unless subject to the provisions of paragraph c). <p>b) Notwithstanding paragraph a) above, and subject to all terms, conditions and exclusions of this policy or any endorsement thereto, this policy covers physical damage to property insured under this policy and any consequential loss directly resulting therefrom where such physical damage is directly occasioned by any of the defined perils as described below</p> <p>c) Notwithstanding sub paragraph a) ii) above, in the event that hardware or the data storage device of a computer system insured under this policy sustains physical damage caused by a defined peril 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 shall only be the costs of reproducing data if such costs are indemnified under this policy. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such data, but does not include the value of the data to you or any other party even if such data cannot be recreated, gathered or assembled.</p> <p>For the purposes of this exclusion the following definitions apply:</p> <p>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</p>
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Residential Property Insurance

Important Notice to Policyholder

		<p>or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility</p> <p>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</p> <p>defined peril means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow</p>
<p>Loss of Rent What you are covered for</p>	No Change	<p><i>'What you are covered for' item 1. is deleted and replaced with the following:</i></p> <p>1. The amount of loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage occurring during the period of insurance to any property used by you at the premises for the purposes of the business, provided that:</p> <ol style="list-style-type: none"> such damage would not have been excluded by the Property Damage Section of this policy at the time of damage there is insurance in force covering your interest in the property at the premises against damage and that: <ol style="list-style-type: none"> payment has been made or liability admitted under that insurance; or payment would have been made or liability admitted, for the damage, but for the operation of a proviso in the insurance excluding liability for losses below a specified amount.
<p>Loss of Rent What you are covered for</p>	No Change	<p><i>'What you are covered for' item 2. Prevention of Access is deleted and replaced with the following:</i></p> <p>2. Prevention of access</p> <p>Interruption of or interference with the business as a result of damage to property within 1 kilometre of the premises which prevents or hinders the use of or prevents access to the premises provided that we shall not be liable for damage to the property of any public utility from which you obtain supplies or services.</p> <p>Our liability will not exceed £250,000.</p>
<p>Loss of Rent What you are covered for</p>	<p><i>'What you are covered for' item 5. Compulsory Closure is deleted and replaced with the following:</i></p> <p>5. Compulsory Closure Interruption of or interference with the business in consequence of compulsory closure by a public body authorised to prevent or restrict access to the premises arising from:</p> <ol style="list-style-type: none"> discovery of a infectious or contagious disease at the premises foreign or deleterious matter in food or drink sold, supplied or provided at the premises the occurrence at the premises of murder, manslaughter, suicide or rape defective sanitation or the presence of vermin or pests at the premises. 	<p><i>'What you are covered for' item 5. Compulsory Closure is deleted and replaced with the following:</i></p> <p>5. Compulsory Closure</p> <p>Interruption of or interference with the business as a result of compulsory closure of the premises by a public body authorised to prevent access to the premises arising from the occurrence of</p> <ol style="list-style-type: none"> foreign or deleterious matter in food or drink sold, supplied or provided at the premises murder, manslaughter, suicide or rape at the premises defective sanitation or the presence of vermin or pests at the premises

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Important Notice to Policyholder

	<p>For the purpose of this cover the maximum indemnity period is restated as 3 months.</p> <p>Our liability in respect of any one occurrence will not exceed £100,000</p>	<p>For the purposes of the cover provided by this Extension the indemnity period is restated as follows:</p> <p>The indemnity period shall mean the period of time during which interruption to the business occurs as a result of the matters set out at sub-clauses a) – c) (each 'an occurrence') commencing with the date of the closure of the premises and not exceeding:</p> <ul style="list-style-type: none"> i) 30 days in respect of each occurrence and ii) 30 days in total in respect of all occurrences in any one period of insurance <p>Our liability will not exceed £25,000 in any one period of insurance.</p> <p><i>Please note that the limit has reduced to £25,000 in any one period of insurance.</i></p>
<p>Loss of Rent What you are not covered for</p>	<p>No Change</p>	<p>'What you are not covered for' has been amended to read as follows:</p> <p>What you are not covered for</p> <p>Any interruption of or interference with the business:</p> <ol style="list-style-type: none"> 1. in consequence of damage excluded by the Property Damage Section of this policy 2. not caused by damage other than as described in 'What you are covered for' 5. Compulsory Closure 3. caused by the deliberate act of any supply undertaking or by the exercise by any such undertaking of its power to withhold or restrict supply or services 4. if your interest ceases other than by death or the business is: <ul style="list-style-type: none"> a) wound up or carried on by a liquidator or receiver or b) permanently discontinued. unless we agree otherwise in writing.
<p>Property Owners Liability Section Exclusions</p>	<p>The following Exclusion has been added to Property Owners Liability 'What you are not covered for'</p> <p>11. a) authorised or unauthorised transmission of electronic data</p> <p>b) the content of any website, your email, intranet or extranet</p> <p>c) erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality</p> <p>d) failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.</p>	<p>The following sentence has been added to Exclusion 11 of Property Owners Liability 'What you are not covered for'</p> <p>11. liability caused by or arising from:</p> <p>a) authorised or unauthorised transmission of electronic data</p> <p>b) the content of any website, your email, intranet or extranet</p> <p>c) erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality</p> <p>d) failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.</p>



Statement of Fact – Client Policy Number: COFLA 31120

Your policy is arranged by Lansdown Insurance Brokers.

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

Fair Presentation of the Risk

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

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

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

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

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

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

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

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

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

Basis of Acceptance

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

- | | |
|--------------------------|--|
| 1. Name of Policyholder: | Mr David Michael |
| 2. Risk Address: | Coflats
59 Lansdown
Stroud
Gloucestershire
GL5 1BN |
| 3. Business: | Ownership, management and
maintenance of the premises |



4. Effective Date: 11 February 2023
5. Is more than 25% of the property unoccupied? No
6. When were the premises built? 1850
7. Are the premises' walls made wholly of brick, stone, concrete block, concrete, metal and also has a roof made wholly of slate, tile concrete, metal or other non-combustible materials across at least 50% of the roof area ? Yes
8. Are the flats part of a purpose built building or building that has been converted? Converted
9. The premises consists solely of residential flats? Yes
(if this is not the case please provide full details below)
-
10. Number of flats? 14
11. Number of storeys? 2
12. Are the floors wooden or concrete? Wooden
13. Are kitchen or bathroom facilities shared? Yes (kitchen & laundry room)
14. Are the premises occupied as bedsits or HMO licensed? No
15. Is 25% or less of the flats at the premises occupied as holiday homes, holiday flats or second homes? Yes
16. Are the premises occupied by Students? No
17. Are the premises occupied as a local authority hostel or charitable housing association placements? No
18. Is the property in a good state of repair? Yes
19. You have not suffered any losses, or made any claims, or had any claims made against you by any employee or any third party, in respect of death, injury, damage to property or legal expenses during the last three years, whether insured or not (not including claims whilst insured by Covea), in respect of any of the risks which you now wish to insure, other than as detailed below in this Statement of Fact (please note any claims that you have incurred since you have been insured with us and have been declared to Lansdown Insurance Brokers are not shown).

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

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

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

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

Additional Information

How We Use Your Information

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

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

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

Generally, we will rely on the following legal grounds:

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

How we share your information

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

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

Marketing

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

Fraud Prevention and Detection

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



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

Automated Decisions

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

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

How to Contact Us

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

Choice of Law

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

Registration and Regulatory Information

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

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



Residential Property Insurance

Renewal Schedule

Policy number: COFLA 31120

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

The Insured: **Mr David Michael**

Postal address: 16 Springhill
Stroud
Gloucestershire
GL5 1TN

Annual premium: £2,110.68
Insurance Premium Tax: £253.28
Total annual premium: £2,363.96

Effective date: 11 February 2023

Renewal date: 11 February 2024

Business description: Ownership, management and maintenance of the premises

The Premises	Address	Postcode
A	Coflats 59 Lansdown Stroud Gloucestershire	GL5 1BN

Property Damage Section

Premises 1	Sum Insured
Sum Insured:	£2,356,402
Declared Value:	(£1,767,346)
Contents of Communal Parts	
Sum Insured	£25,000
Excess:	
Property Damage Excess	£250
Subsidence	£1,000
Basement Flood *	£5,000



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

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

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

Premises A

Sum Insured: £0

Terrorism **Not Insured**

Employers' Liability

Limit of Indemnity £10,000,000

Property Owners Liability

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

Legal Expenses Insured

Limit of Indemnity £100,000

Endorsements Applicable: Yes

General Interests Clause

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

LANPD7 – Felt Roof Maintenance Condition

If the **Premises** situate (Coflats, 59 Lansdown, Stroud, Gloucestershire, GL5 1BN) is partly felt roofed and exceeds 25% of the roof area and the age of the felt roof is 10 years or older, or not known

It is hereby declared and agreed that:

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

***Basements – Increased Flood Excess**

In respect of the Property Damage Section **we** will not be liable for the first £5,000 of each and every claim for **damage** to any basement at the **premises** caused by or arising from flood.

Endorsement: Wording changes

Helplines

The Glass Breakage Helpline has been deleted.

Customer Service Information

The claims contact telephone number has changed:

If **you** have a claim (other than under the Legal Expenses sub-section) please contact **your** professional advisor or call **us** on 0330 024 2266.

The Complaints Procedure has been changed:

If **you** have a complaint under this policy (other than for Legal Expenses), **you** or **your** insurance broker should write to **us** at:

Customer Relations
Covea Insurance
Norman Place, Reading, Berkshire. RG1 8DA
or telephone **us** on: 0330 221 0444
or e-mail **us** on: customer.relations-rdg@coveainsurance.co.uk

Definitions

The following changes have been made to Definitions.

The Definition **notifiable human infectious or contagious disease** is deleted.

The following Definition has been added to Definitions:

electronic data

facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electromechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.

The following **communicable disease** definitions have been added:

communicable disease (applicable to General Exclusions and all sections other than the Employers' Liability Section and Property Owners Liability Section)

means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and
- the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type

communicable disease (applicable to the Property Owners Liability Section)

a) Coronavirus being:

- any coronavirus; or
- any disease caused by any coronavirus; or
- any mutation or variation of any coronavirus or of any disease caused by any coronavirus.

b) Any other infectious disease in humans which has been determined or declared to:

- i) constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time); and/or
- ii) an outbreak identified as a major health incident in the United Kingdom, for which a Scientific Advisory Group for Emergencies has been activated by the Cabinet Office Briefing Room.

damage

accidental, loss, destruction or damage unless otherwise excluded

General Conditions

The following Condition has been added to General Conditions.

Sanctions

We shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.

General Exclusions

General Exclusion 1. Applicable to all Sections – Electronic Failure has been deleted.

The 'What you are not covered for 1. Applicable to all Sections' preamble has been amended to read as follows:

1. Applicable to all Sections

We will not pay for loss, destruction or damage to any property whatsoever or any claim, cost or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

'What you are not covered for 1. Applicable to all Sections' - Radioactive Contamination had been amended to read as follows:

Radioactive Contamination

- a) ionising radiations from or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

- c) any weapon or device employing atomic or nuclear fission and or fusion or other like reaction or radioactive force or matter
- d) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter, but the exclusion in this paragraph d) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- e) any chemical biological bio-chemical or electromagnetic weapon

As far as concerns **bodily injury** caused to any **employee of yours** if such **bodily injury** arises out of and in the course of employment or engagement of such person by **you** this exclusion shall apply only in respect of:

- i) the liability of any principal
- ii) liability assumed by **you** under agreement and which would not have attached in the absence of such agreement.

The 'What you are not covered for 2. Applicable to all Sections other than Liability preamble has been amended to read as follows:

2. Applicable to all Sections other than Liability

We will not pay for any loss, destruction or damage or any liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

The following Communicable Disease has been added to 'What you are not covered for 2. Applicable to all Sections other than Liability:

Communicable Disease

- a) i) a **communicable disease**; or
- ii) the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing:

1. any cost to clean up, detoxify, remove, monitor or test:
 - a) for a **communicable disease**; or
 - b) any property insured hereunder that is affected by such **communicable disease**,
and
2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any **communicable disease**.

- b) However, paragraph a) shall not apply to physical loss or destruction of, or physical damage to, property and any resulting consequential loss, to the extent that **you** establishes that such physical loss, destruction or damage was directly caused by:

- i) Terrorism (as defined in this policy), or
- ii) a **defined peril**, as described below

where specifically insured by this insurance.

All other terms, conditions and exclusions of the insurance remain the same.

For the purposes of this exclusion the following definition applies:

defined peril means one of the following perils if specifically insured by this insurance:

Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; seaquake; seismic and/or volcanic disturbance/eruption; flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse.

'What you are not covered for 2. Applicable to all Sections other than Liability – Electronic Risk is deleted and replaced with the following:

Electronic Risk

a) Any:

- i) loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a **computer system**, unless subject to the provisions of paragraph b)
- ii) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data** unless subject to the provisions of paragraph c).

b) Notwithstanding paragraph a) above, and subject to all terms, conditions and exclusions of this policy or any endorsement thereto, this policy covers physical damage to property insured under this policy and any consequential loss directly resulting therefrom where such physical damage is directly occasioned by any of the **defined perils** as described below

c) Notwithstanding sub paragraph a) ii) above, in the event that hardware or the **data** storage device of a **computer system** insured under this policy sustains physical damage caused by a **defined peril** 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** shall only be the costs of reproducing **data** if such costs are indemnified under this policy. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such **data**, but does not include the value of the **data** to you or any other party even if such **data** cannot be recreated, gathered or assembled.

For the purposes of this exclusion the following definitions apply:

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**

defined peril means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunamis, flood, freeze or weight of snow

Loss of Rent Section

'What you are covered for' item 1. is deleted and replaced with the following:

1. The amount of loss resulting from interruption of or interference with the **business** carried on by **you** at the **premises** in consequence of **damage** occurring during the **period of insurance** to any property used by **you** at the **premises** for the purposes of the **business**, provided that:
 - a) such **damage** would not have been excluded by the Property Damage Section of this policy
 - b) at the time of **damage** there is insurance in force covering **your** interest in the property at the **premises** against **damage** and that:
 - i) payment has been made or liability admitted under that insurance; or
 - ii) payment would have been made or liability admitted, for the **damage**, but for the operation of a proviso in the insurance excluding liability for losses below a specified amount

'What you are covered for' item 2. Prevention of Access is deleted and replaced with the following:

2. Prevention of access

Interruption of or interference with the **business** as a result of **damage** to property within 1 kilometre of the **premises** which prevents or hinders the use of or prevents access to the **premises** provided that **we** shall not be liable for **damage** to the property of any public utility from which **you** obtain supplies or services.

Our liability will not exceed £250,000.

'What you are covered for' item 5. Compulsory Closure is deleted and replaced with the following:

5. Compulsory Closure

Interruption of or interference with the **business** as a result of compulsory closure of the **premises** by a public body authorised to prevent access to the **premises** arising from the occurrence of

- a) foreign or deleterious matter in food or drink sold, supplied or provided at the **premises**
- b) murder, manslaughter, suicide or rape at the **premises**
- c) defective sanitation or the presence of vermin or pests at the **premises**

For the purposes of the cover provided by this Extension the **indemnity period** is restated as follows:

The **indemnity period** shall mean the period of time during which interruption to the **business** occurs as a result of the matters set out at sub-clauses a) – c) (each '*an occurrence*') commencing with the date of the closure of the **premises** and not exceeding:

- i) 30 days in respect of each occurrence and
- ii) 30 days in total in respect of all occurrences in any one **period of insurance**

Our liability will not exceed £25,000 in any one **period of insurance**.

'What you are not covered for' has been amended to read as follows:

What you are not covered for

Any interruption of or interference with the **business**:

1. in consequence of **damage** excluded by the Property Damage Section of this policy
2. not caused by **damage** other than as described in 'What you are covered for' 5. Compulsory Closure
3. caused by the deliberate act of any supply undertaking or by the exercise by any such undertaking of its power to withhold or restrict supply or services
4. if **your** interest ceases other than by death or the **business** is:
 - a) wound up or carried on by a liquidator or receiver or
 - b) permanently discontinued.unless **we** agree otherwise in writing.

The following Exclusion has been added to Property Owners Liability 'What you are not covered for'

11. liability caused by or arising from
 - a) authorised or unauthorised transmission of **electronic data**
 - b) the content of any website, **your** email, intranet or extranet
 - c) erasure, loss, distortion, corruption or alteration of **electronic data** or any loss of use resulting in reduction of functionality
 - d) failure of electronic, electromechanical data processing or electronically controlled equipment or **electronic data** to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

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

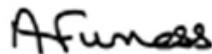
Policy Number	COFLA 31120
Name of Policy Holder	Mr David Michael
Date of commencement of insurance	11 February 2023
Date of expiry of insurance	11 February 2024

We hereby certify that subject to paragraph 2:-

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

Signed on behalf of Covea Insurance plc

Authorised insurers

A handwritten signature in black ink that reads "A Furness".

Adrian Furness
Chief Executive Officer

Notes

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

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

NOTICE TO POLICYHOLDERS

1 - The Insurance Act 2015

Introduction

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

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

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

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

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

Basis of the contract provisions

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

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

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

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

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

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

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

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

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

Remedy for fraud

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

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

Terms of insurance business

About us

Lansdown Insurance Brokers is a trading name of 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 period (where it applies) you will receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge and 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 a wholly owned subsidiary of Ecclesiastical Insurance Office Plc. If you have any queries, please write to the Compliance Officer, SEIB Insurance Brokers Ltd, South Essex House, North Road, South Ockendon, Essex, RM15 5BE.