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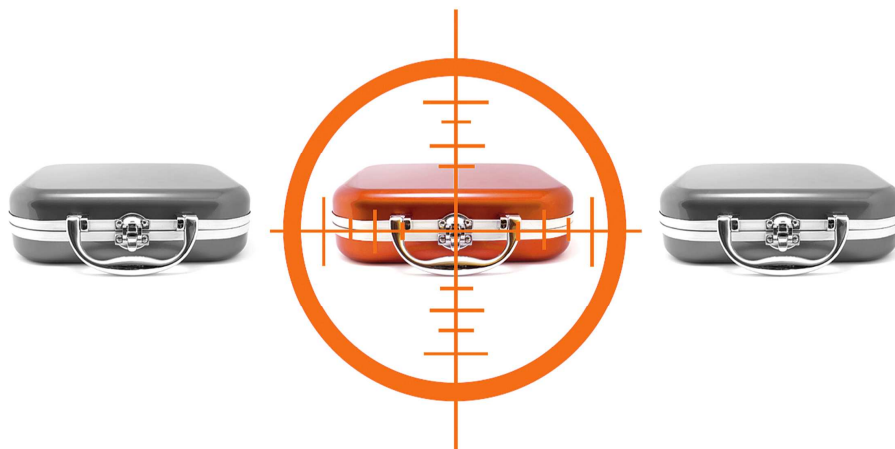
angelriskmanagement.com



Terrorism Policy Schedule

Prepared for:

Orchard Court (Swindon) Management Company Ltd



Important Information for the Broker

By accepting this quotation **You** are confirming that **You** are acting as the duly authorised agent for the party named in the **Policy Schedule** who is making this application for insurance (the "Applicant") and that **You** are authorised to warrant on behalf of the Applicant that;

- all of the information contained in this proposal is true and that all information required has been disclosed to **Us**; and
- **We** will be notified immediately if the Applicant becomes aware of any change to the information supplied.

You are also confirming you have explained to the Applicant;

- the information provided will be relied upon by **Us** in deciding whether, and upon what terms, to offer insurance; and
- that **We** have the right to modify or withdraw any offer of insurance in the event that there is any change to the information supplied.

Words specially defined in bold type are defined in the **Policy** wording and have the same meaning wherever they appear.

Schedule

Policy Number	TA0455948		
Insured	Orchard Court (Swindon) Management Company Ltd		
Postal Address	Orchard Court 190 Oxford Road Swindon, SN3 4HA, United Kingdom		
Period of Insurance	From: 20 December 2021 To: 20 December 2022 both days at 00:01 a.m.		
Premises	As per schedule of Insured property attached		
Premium	£50.00		
United Kingdom Insurance Premium Tax at 12%	£6.00		
Total Premium	£56.00		
Wording	ANGEL – Terrorism Feb 2019		
Underwriting Basis	Statements of Fact	☒	Proposal Form ☐
Choice of Law and Jurisdiction	Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Insurers to be subject to English Law		
Territory	The United Kingdom of Great Britain, the Channel Islands and Isle of Man as detailed herein		
Endorsements	Exclusion – Liability TER112c LIAB Exc/TER Exclusion – Personal Accident TER113c PA Excl/TER		
Subjectivities	N/A		
OPERATIVE CLAUSES			
Damage	Limit	Reinstatement basis – as per schedule attached	
	Excess	Nil	
Business Interruption Section	Limit	Reinstatement basis – as per schedule attached	
	Excess (Threat / Action of a civil or military authority)	24 hours	

Liability Not Insured	Limit	N/A
	Excess	N/A
Group Personal Accident Not Insured	Limit	N/A
	Excess	N/A

Application of Associated Policy	This Policy is subject to the same terms and conditions, definitions, clauses and exclusions as the corresponding Associated Policy for which a claim is made under this Policy . For the avoidance of doubt, in the event of a conflict between the terms of an Associated Policy and the terms of this Policy , for the purposes of this Policy the terms of this Policy shall prevail.
Associated Policy	This Policy will only respond if the Associated Policy is maintained in full effect for the duration of the Period of insurance . If it later transpires that the Associated Policy has not been maintained in full force for all or some of the Period of insurance the cover provided to You under this Policy shall only apply whilst the Associated Policy was in full force and effect. The premium payable for this Policy is not refundable even if the Associated Policy expires or is cancelled before the end of the Period of insurance .

Signed:



On behalf of Angel Risk Management Limited Date: 20 December 2021

Notification of Claims and Circumstances to

Claims Director
 Angel Risk Management Limited
 3rd Floor
 1 Legg Street
 Chelmsford
 Essex, CM1 1JS

Telephone: 01245 343630
 Fax: 020 7785 8055
 Email: claims@angelriskmanagement.com
 Web: www.angelriskmanagement.com

Complaints

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that **We** have not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department
 Angel Risk Management Limited
 3rd Floor
 1 Legg Street
 Chelmsford
 Essex, CM1 1JS

Telephone: 01245 343630
 Fax: 020 7785 8055
 Email: complaints@angelriskmanagement.com
 Web: www.angelriskmanagement.com

Further details will be provided on request and at the appropriate stage of the complaints process.

Location Schedule

Reinstatement basis

Policy Number: TA0455948

Insured: Orchard Court (Swindon) Management Company Ltd

				Declared Value(s) (£)					
Address	PostCode	Terrorism Zone	Building Value(s)	Content Value(s)	Business Interruption Value(s)	Loss of Rent Value(s)	Rent / Alt Accom Value(s)	ICOW/AICOW Limit	Total Declared Value(s)
Orchard Court 190 Oxford Road Swindon SN3 4HA	SN3 4HA	C	845,865	50,000	0	0	281,927	0	1,177,792
		Total	845,865	50,000	0	0	281,927	0	1,177,792

Schedule of Insurers' Participation

Insurer	Atrium Underwriters Limited for and on behalf of Lloyd's Syndicate AUW 0609	30.0000%
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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204834). **Our** registered office is Room 790, Lloyd's, 1 Lime Street, London, EC3M 7DQ. Registered in England No. 1958863.

Insurer	AXIS Specialty Europe SE (London Branch)	65.0000%
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We are a branch of AXIS Specialty Europe SE, which is authorised by the Central Bank of Ireland, and are subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. **Our** Principal Place of Business is: 4th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. AXIS Specialty Europe SE is incorporated in Ireland with its registered office at Mount Herbert Court, 34 Upper Mount Street, Dublin 2, Ireland. Registered in Ireland No. 353402SE.

Insurer	Apollo Syndicate Management Limited for and on behalf of Lloyd's Syndicate APL 1969	5.0000%
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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 660936). **Our** registered office is 1 Bishopsgate, London, EC2N 3AQ. Registered in England No. 9181578

Pursuant to Binding Authority Unique Market Reference Number	B087521A2665001
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You can check these out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768 and the Central Bank of Ireland's website www.centralbank.ie which includes a register of all the firms they regulate or by calling the Central Bank of Ireland on +353 (0)1 224 6000.

Terrorism Insurance

Endorsement 1

This endorsement, effective 00:01 a.m. 20 December 2021 attaches to and forms part of Policy Number: TA0455948

In the name of: Orchard Court (Swindon) Management Company Ltd

Exclusion – Liability

TER112c LIAB Exc

The following Operative Clause is deleted.

3.2 Liability

The following is included within **Exclusions**;

Except where specifically included, **We** will not have any liability under this **Policy** for, or directly or indirectly arising out of, or in any way connected with any of the following:

(5.15) Liability

claims against **You** arising out of any;

- (i) **Bodily injury**; and
- (ii) **Damage**.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:



On behalf of Angel Risk Management Limited

Date: 20 December 2021

Terrorism Insurance

Endorsement 2

This endorsement, effective 00:01 a.m. 20 December 2021 attaches to and forms part of Policy Number: TA0455948

In the name of: Orchard Court (Swindon) Management Company Ltd

Exclusion – Personal Accident

TER113c PA Excl

The following Operative Clause is deleted.

3.4 Personal accident

The following is included within **Exclusions**;

Except where specifically included, **we** will not have any liability under this Policy for, or directly or indirectly arising out of, or in any way connected with any of the following:

5.15 Personal accident

any claim by an insured person(s) for accidental bodily injury, illness or medical expenses.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:



On behalf of Angel Risk Management Limited

Date: 20 December 2021

STATEMENTS OF FACT for risk number TA0455948
Applicant: Orchard Court (Swindon) Management Company Ltd

Dated: 20 December 2021

IMPORTANT INFORMATION FOR YOU

In making this offer of insurance **We** have relied upon the information provided by or on **Your** behalf which is set out in the Statement of Facts below. Please therefore ensure that **You** have made proper enquiries, checked the Statement of Facts carefully and inform **Us** immediately if it contains any errors or if any of the information required by **Us** prior to inception of the **Policy** has changed.

If it later transpires that:

(a) any of the information contained in the Statement of Facts was known or ought reasonably to have been known to be incorrect or has been misrepresented; or

(b) any information which **We** required was not disclosed

then **We** reserve the right to modify the **Policy** terms and conditions, charge an extra premium or to declare the **Policy** void from the beginning.

Words specially defined in bold type are defined in the **Policy** wording and have the same meaning wherever they appear.

YOU CAN CONFIRM THAT:

You are a registered UK, Channel Islands, IOM Company / Trustee / Sole Trader / Entity; and True

NO business or other activities relating to:

- Defence
 - Diplomatic Services
 - Security work for overseas governments
 - Security work in or around countries in the middle east
- True

You do NOT have any locations relating to the following:

- An entertainment venue with a capacity of more than 1,500 persons
 - A stadium with a capacity of more than 10,000 persons
 - A transportation link e.g. airports, bridges, tunnels, dams, railway or underground stations
 - A Central government Building
 - An Embassy or Consulate building
 - A nuclear installation
- True

You do NOT have (or are planning to have) any operations relating to:

- any security scanning, screening or other detection device; or
 - any products used within the aviation industry
- True

(Relates to Liability Cover only)

You do NOT have any building related to religious belief (except in respect of incidental exposures, i.e. chapels in education establishments); and True

You do NOT have any premises which are private residences other than residential properties that are insured under a commercial policy; and True

You do NOT have any premises where the first characters of the post code are any of the following E1, E14, EC, W1, WC, SE1 or SW1; and True

You are NOT aware of any claim(s) that have been made in the past. True

YOU CAN CONFIRM THAT

DATA PROTECTION

You give **Us** or **Our** representatives consent to use the information **We** may hold about **You** for the purpose of providing insurance and handling claims and to process sensitive personal data about **You** where this is necessary in compliance with the Data Protection Act 2018 (DPA 2018). This may necessitate providing such information to third parties.