

Statement of Fact

This Policy, Schedule and Statement of Fact should be read together as they form your Insurance Contract.

They have been prepared in accordance with information that we have received from you through your Insurance Adviser.

It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately. Failure to do so could invalidate the policy from inception or result in a claim being repudiated.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

Policy No:	BB28276299
The Insured:	Thorpe Hall Mansions (New Block) RTM Co Ltd
Effective Date:	20/12/2024
Insurance Adviser:	G R Marshall & Co
Business Description:	Resident Association
Company Status:	Private Limited Company

Basis of Acceptance

Allianz Insurance Plc has accepted this risk based on the provision of the following information:

Number of Premises	1
The percentage of Premises insured that are unoccupied	0.00%
Date business established	2023

Premises Specific Questions

Address of Premises:	Flats 21-30,, Thorpe Hall Mansions (New Block), Eaton Rise, London, United Kingdom, W5 2HB		
Listed building type			Not Listed
Details of occupants of a residential property, the use and how the rent is funded			
Working Occupant(s), Not Benefits Assisted	Private Dwelling Only		Direct from Tenant
Are the Premises multi-tenure?			No
<i>(Multi-tenure = a single Premises with more than one tenant where the portions occupied by the tenants are not divided by walls/floors of fire-resisting construction.)</i>			
What year were the Premises built?			1974
Has the electrical installation been inspected during the last 5 years?			Yes

Do the Premises have a current I.E.E. Electrical Certificate?	Yes
Is there 24 hour security at the Premises?	No
Are the Premises regularly inspected for damage and such inspections recorded?	Yes
Is there an Automatic Teller Machine (ATM) on the Premises?	No
Do the Premises have a sprinkler system?	No
Are the walls built only of brick, stone or concrete and roofed only with slates, tiles or concrete?	Yes
What percentage of the roof consists of a flat roof?	100
How are the Premises heated?	
Heating and fuel type	
Radiators - Hot Water	Gas
What percentage of the Premises is unoccupied?	0.00%
Total number of flood claims in the last five years?	0
What is the number of flats in the block?	10
What is the floor construction of the block?	Concrete
What is the number of storeys in the block?	3
Are the Premises occupied by student tenants?	No

Claims Experience as at Inception of Policy

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of the loss).

Total number of claims	0
Total amount paid and outstanding	£0

General Acceptance

This insurance contract is based on neither you nor your director(s) or partner(s) having:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business which is the subject of this Insurance contract, or any other business which you, your partners or directors have been involved with, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

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 on-going 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 and complete risk improvements.

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

IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

a) deliberate or reckless; or

b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or

b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.

Privacy Notice Summary

For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz Insurance plc, PO Box 5291, Worthing BN11 9TD.

Complete Flat Owner Amendment Schedule

Please note that you must advise your Insurance Adviser of any changes to the risk and items to be covered.

Additional Premium:	£0.00	Annual Premium:	£5,340.16
Insurance Premium Tax:	£0.00	Insurance Premium Tax:	£640.81
Total Additional Premium:	£0.00	Total Annual Premium*:	£5,980.97

*The Total Annual Premium is representative of the amount that would have been charged had the adjustments made in this transaction been in place at the start of this period of insurance.

Insurance Premium Tax is stated at the prevailing rate.

This Schedule should be read in conjunction with the Complete Flat Owner policy overview (**ACOM6594/5**) and Complete Flat Owner policy wording (**ACOM687/12**).

Policy Number:	BB28276299	Insurance Adviser:	G R Marshall & Co
Account Number:	14/14766		
The Insured:	Thorpe Hall Mansions (New Block) RTM Co Ltd		
Postal Address:	62 Rumbridge Street, Totton, Southampton, Hampshire, United Kingdom, SO40 9DS		
Effective Date:	20/12/2024	Renewal Date:	01/11/2025 at 12.00 hrs
Business Description:	Resident Association		

Premises Address(es)	Postcode	Survey Required
Flats 21-30,, Thorpe Hall Mansions (New Block), Eaton Rise, London, United Kingdom	W5 2HB	No

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

C/1659/1 - Broker Network Enhancements

Section 1 Property Damage

Property at Premises Flats 21-30,, Thorpe Hall Mansions (New Block), Eaton Rise, London, United Kingdom, W5 2HB

(Declared values are shown in brackets)

Description	Sum Insured
Buildings (excludings Landlord's fixtures and	£ 4,961,156

fittings and Tenant's improvements)	(£ 3,816,274)
Contents of Common Parts	£ 26,624 (£ 20,480)
All Other Contents	£ 0 (£ 0)
Tenant's Improvements	£ 0 (£ 0)
Landlord's fixtures and fittings	£ 0 (£ 0)
Excluded Events	10
Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?	No
Excess:	
Subsidence Excess	£5,000
Property Damage Excess	£350

Section 2 Loss of Rent (Specified Premises) **Not Insured**

Section 2 Loss of Rent (across all Premises) **Not Insured**

Section 3 Property Owners Liability

Limit of Indemnity	£5,000,000
Excess:	
Third Party Property Damage Excess	£250

Section 4 Employers Liability **Not Insured**

Section 5 Personal Accident **Not Insured**

Section 6 Commercial Legal Expenses

The maximum amount the Insurer is liable to pay under this Section is:

1 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance.	Limit of Indemnity £250,000
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2 Any One Claim relating to a Business Aspect Enquiry	£2,000
3 Any One Claim relating to Jury Service Allowance	£5,000
4 Any One Claim relating to Witness Attendance Allowance	£5,000
5 For all Claims in the aggregate first notified to the Insurer during the Period of Insurance.	£1,000,000

(collectively "the Limit of Indemnity")

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards, and Value Added Tax (VAT) if the Insured is not VAT registered.

Master Policy Reference:36888

You can access all the additional services and benefits of your legal expenses policy, including a free legal health check and free legal advice helpline, by visiting www.allianzlegal.co.uk. To register for Allianz Legal Online, which provides legal support and templates for over 140 business and legal documents, your registration code is ALP269A25UK.

Section 7 Terrorism

Terrorism - Property Damage	Insured
Terrorism - Business Interruption	Not Insured

Clause Details

C/1659/1 - Broker Network Enhancements

The following extensions only apply if the corresponding Sections are operative on the Schedule:

Locks and Keys

Under Section 1 - Property Damage, Basis of Settlement Adjustments, 16 Locks and Keys is deleted and restated as:

The Insurer will pay the cost of replacing keys, locks or lock mechanisms necessary to maintain the security of the Premises following theft of keys by force or violence from within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands from any director, partner or employee of the Insured authorised to hold such keys, up to an amount of £5,000 for any one claim.

Metered Supplies

Under Section 1 - Property Damage, Basis of Settlement Adjustments, 19 Metered Supplies is deleted and restated as:

Cover includes additional water, gas, electricity or other metered supply charges incurred by the Insured in consequence of Damage, and for which the Insured are legally responsible, up to an amount of £10,000 any one claim and £25,000 any one Period of Insurance.

The Insurer will not pay for such charges incurred in respect of any Building which is Unoccupied for a period exceeding 30 consecutive days.

The basis on which the amount payable is to be calculated will be the amount of the suppliers' charges for the period following the Damage, less the charge paid by the Insured for the corresponding period in the preceding year, adjusted for changes in the suppliers' charges and for variations affecting supply consumption by the Insured.

Trace and Access

Under Section 1 - Property Damage, Basis of Settlement Adjustments, 21 Trace and Access is deleted and restated as:

In the event of Damage in consequence of escape of water or fuel oil from any tank, apparatus or pipe, the Insurer will pay the costs necessarily and reasonably incurred by the Insured in locating the source of such Damage, and in the subsequent making good of Damage caused as a consequence of locating such source, up to an amount of £50,000 any one Period of Insurance.

Landscaped Grounds

Under Section 1 - Property Damage, Extension 18 is deleted and restated as follows:

Costs incurred by the Insured in consequence of Damage to Property Insured at the Premises

- A. in restoring landscaped grounds to their original appearance when first laid out and planted, but excluding costs arising due to the failure of trees, shrubs, plants, turf and the like to germinate or become established
- B. reinstating or repairing landscaped gardens and grounds following Damage caused by the emergency services vehicles, equipment or personnel in the course of carrying out their duties.

up to an amount of £25,000 in any one Period of Insurance.

Gardening Equipment

The following Basis of Settlement Adjustment is added to Section 1 - Property Damage:

Damage to gardening equipment owned by the Insured and used in connection with the Business at the Premises.

The Insurer will not pay for

- 1. any damage caused by Event 7 Storm, tempest or flood
- 2. any damage caused by Event 11 Theft or attempted theft

unless stored in a securely locked building.

The maximum the Insurer will pay in respect of any one claim £5,000 and £10,000 any one Period of Insurance.

C/1276/1 - Building Use Exclusion

The following Exclusion is added to the Policy Exclusions:

Loss, destruction or damage to, or injury or liability arising from, any property:

- A. occupied as bedsits
- B. with shared kitchen or bathroom facilities

This clause is applicable to the following premises:

Flats 21-30,, Thorpe Hall Mansions (New Block), Eaton Rise, London, United Kingdom, W5 2HB

SC/1562/1 - Note of Interest

In accordance with details lodged with the Insurer, Swanside Residents Association Ltd, Registered office 204 Northfield Avenue, London, W13 9SJ are interested in the insurance under Section 1 - Property Damage of this Policy as Freeholder

This clause is applicable to the following premises:

Flats 21-30,, Thorpe Hall Mansions (New Block), Eaton Rise, London, United Kingdom, W5 2HB