

Terrorism Policy Schedule



Insurance | Risk Management | Consulting

1.1 Policy Number:	LAN/TER00107346POL-24	
1.2 Contract Number:	LUK2023UK	
1.3 Insurer:	Lancashire Insurance Company (UK) Ltd	
1.4 Insured's Name:	Lady Margaret Flats Management Company Ltd	
1.5 Period of Insurance:	From: 30th September 2024 To: 29th September 2025 both days inclusive local standard time at the address of the Property Insured .	
1.6 Property Insured:	All as per the Associated Policy .	
1.7 Location of Property Insured:	No 57-91 (Odd's Only), Sandgate, Swindon, Wiltshire, SN3 4HH	
1.8 Territorial Limits:	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man and elsewhere but only where agreed by Us .	
1.9 Total Declared Value of Interests Insured:	Material Damage Declared Value:	GBP 3,929,907
	Business Interruption (Commercial Loss of Rent):	GBP 0
	Residential Loss of Rent / Alternative Accommodation:	Up to 25% of the Building Sum Insured
1.10 Maximum Indemnity Period:	As per the Associated Policy or 36 Months, whichever is less	
1.11 The Associated Policy:	Policy:	Blocks of Flats
	Number:	ZUR/BOF00102519POL-23

- 1.12 The Insurers of the Associated Policy:** Zurich
- 1.13 Overall Limit of Liability:** GBP 6,666,718.06
Any one **Occurrence** during the **Period of Insurance**
- 1.14 Sub-Limits:** All as per the **Associated Policy** except:
- (a) Sub-limits apply any one **Occurrence** and in all for the period; and,
- (b) Where a sub-limit stated below is less than the limit provided by the **Associated Policy**, the lower limit shall apply:
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| Extension (a): Denial of Access including civil or military order: | 10% of the Limit of Liability or GBP 1,000,000 whichever is less |
| Extension (b): Utilities: | 10% of the Limit of Liability or GBP 1,000,000 whichever is less |
- Extensions (a) and (b) are subject to one overall combined sublimit of 10% of the Limit of Liability or GBP 1,000,000 whichever is less.
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| Maximum Indemnity Period for Extensions (a) and (b): | 90 days |
| Extension (c): Unspecified Third Party Site: | GBP 500,000 |
| Extension (d): Property in Transit: | GBP 500,000 |
| Extension (e): Verified Threat: | 10% of the Overall Limit of Liability or GBP 50,000 whichever is less |
| Extension (f): Residential Emergency Costs and Expenses: | GBP 500 per tenant |
| Extension (g): Public Relations Expenses: | GBP 10,000 |
| Exclusion (e): Pollution: | 10% of the Limit of Liability or GBP 1,000,000 whichever is less |
- 1.15 Excess:** For all claims in respect of one **Occurrence**, **We** will not be liable for the amount of the Excess stated below.

Only one Excess will apply in respect of any one **Occurrence**. In the event that more than one Excess applies, then only the higher Excess will apply, except for Verified Threat and Emergency Costs and Expenses.

Amount GBP As per the associated Zurich policy any one **Occurrence**

Extension (a): Denial of Access: 48 hours

Extension (b): Utilities: 48 hours

Extension (e): Verified Threat: 24 hours

Extension (f): Residential Emergency Costs and Expenses: 4 hours

1.16 Premium:	GBP	Premium	£199.52
		IPT	£23.94
		Total Premium	£223.46

1.17 Broker: Gallagher

Cancellation and Cooling-Off Period

Cooling Off Period

If you decide that **You** do not wish to proceed then **You** can cancel the policy by writing to **Your** broker within 14 days of either the date **You** receive **Your** insurance documentation or the start of the **Period of Insurance** whichever is the later. Provided **You** have not made a claim **We** will refund the premium if the **Policy** is cancelled in the Cooling Off Period.

Cancellations rights

After any Cooling off period the **Policy** is non-cancellable by **Us** or **You** except in the event of non-payment of premium where **We** will be able to cancel the **Policy**.

Claims

If **You** need to make a claim, please contact Davies Managed Systems as soon as reasonably practical by calling the telephone number:- 0344 856 2326 and have **Your** Policy Number to hand when calling. **Your** Policy Number appears on this Policy Schedule.

Alternatively, please contact newclaims.lancashire@davies-group.com

Complaints

Our commitment to you

- **We** will make sure all the information **We** give **You** will be clear, fair and not misleading.
- **We** will always try to be fair and reasonable whenever **You** need the protection of this policy.
- **We** will also act promptly to provide that protection.

If things go wrong

Whilst **We** will make every effort to maintain the highest standards, **We** recognise that there may be some occasions when **We** fail to satisfy the particular requirements of **Our** customers. **We** therefore have in place procedures to investigate and remedy any area of concern. In such circumstances **We** promise:

- To acknowledge any complaint as soon as **We** receive it and at most within 5 days.
- To have the issues reviewed fairly by a person of appropriate seniority and authority.
- To identify the person managing **Your** complaint in **Our** original letter of response.
- To respond fully to **Your** concern or complaint within a maximum of 8 weeks. If for any reason this is not possible, **We** will write to **You** promptly to explain why **We** have been unable to finalise the matter quickly. **We** will also let **You** know when **We** will contact **You** again.

If after 8 weeks **You** are not satisfied with **Our** response or if **You** have not received one **You** may be able to refer the dispute to the Financial Ombudsman Service who will review **Your** case on an independent basis. Their address is:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Tel No: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Tel No: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

E-mail: complaint.info@financial-ombudsman.org.uk

If **You** take any of the action mentioned above, it will not affect **Your** statutory right to take legal action.