

Mr D Michael
16 Springhill
Stroud
Gloucestershire
GL5 1TN

Please Quote Ref: SPRI23

04 October 2022

Dear Mr Michael

**Residential Liability Insurance: Springhill Co Housing Community Limited
Covea Policy No: COLIA 90212**

Thank you for placing your insurance with Lansdown Insurance Brokers for the next twelve months.

The documentation is enclosed, and I request that you read through it carefully to check for accuracy and to ensure cover is provided in accordance with your requirements.

The Statement of Fact contains the information upon which the insurer has based their terms and it is important that all details are correct and any statements are true. Please contact us immediately if any changes are required.

Warning: *Your policy may have Conditions Precedent. These are very important, and it is essential that you can comply. Failure to comply may lead to increased premiums, amended terms, claims not being paid, or the policy being voided. It may also have Clauses and Endorsements that require your specific attention. If you are unsure of any of the policy terms, please contact us to discuss.*

Important: All claims or potential claims should be notified to us or the Insurer immediately they are apparent.

DUTY OF FAIR PRESENTATION - Important Changes – The Insurance Act 2015

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 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.

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.

As always, please contact me or a member of the Commercial Insurances department if you wish to discuss any matters further.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Greg Bishop', with a stylized flourish extending from the bottom.

Greg Bishop
Commercial Account Executive



Statement of Fact – Client Policy Number: COLIA 90212

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: | Springhill Co Housing Community Limited |
| 2. Risk Address: | 1 - 35 Springhill
Stroud
Gloucestershire
GL5 1TN |
| 3. Business Description: | Land and Residential Property Owner |
| 4. Effective Date: | 05 September 2022 |
| 5. Number of Residential Properties Serviced? | 35 |
| 6. Is the area the Liability Extends to in a good state of repair? | Yes |

7. 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.

8. 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.
9. Your business and employees are domiciled in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.
10. 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.
11. 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.
12. You, your partners or directors have not been declared insolvent or bankrupt or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement.
13. You, your partners or directors have not been the subject of a County Court Judgement (or Scottish equivalent) nor are there any proceedings pending.
14. 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.
15. 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.



Land and Residential Property Insurance

New Business Schedule

Policy number: COLIA 90212

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

The Insured: Springhill Co Housing Community Limited

Postal address: 16 Springhill
Stroud
Gloucestershire
GL5 1TN

Annual premium: £575.00
Insurance Premium Tax: £69.00
Total annual premium: **£644.00**

Effective Date: 05 September 2022

Renewal Date: 05 September 2023

Business Description: Land and Residential Property Owner

The Premises	Address
A	1 - 35 Springhill Stroud Gloucestershire GL5 1TN

Material Damage

Property Insured at Premises A

Sum Insured: £100,000

Excesses:

Material Damage Excess: £250
Subsidence Excess: Not Applicable



Public Liability

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

Employers' Liability

Limit of indemnity	£10,000,000
Excess	NIL

Legal Expenses

Limit of indemnity	£100,000
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Terrorism	Not Insured
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Any Land to be insured

Is not:

- Used for the storage of any goods whatsoever
- Currently or previously ever been used for any of the following purposes: Landfill, Waste Tip, Quarries, Pits, Mines or Mining Operations, Harbours, Wharfs, Reservoirs or Brownfield sites

Does not:

- Have any man made or natural hazards at the location. (including but not limited to, lakes, watercourses, old mine workings and mine shafts, derelict buildings, quarries or pits)

Any Property/Premises Insured Are:

- Of standard construction - brick, stone or concrete and roofed solely with slate, tile, concrete, metal or asbestos or have been agreed by Covea

Are not:

- Used for the storage of hazardous goods (including but not limited to asbestos, explosives, gases chemicals or radioactive materials)

This Policy will indemnify the Insured against all sums which the Insured shall become legally liable to pay as damages in respect of Injury or Damage to property happening during the Period of Insurance and caused by any defect in the premises or land arising from the maintenance, repair or redecoration of the premises or the maintenance of any land.

Provided that the Insured shall at all times ensure that all buildings or premises or land to which this Policy applies are kept in good repair and if any defects be discovered by complaints from tenants or otherwise the Insured shall immediately cause such defects to be made good and in the meantime cause such temporary precautions to be taken as the circumstances may require. So far as is reasonably practicable no alteration or repair shall, without consent of the Insurer, be made to any building or premises or land after any accident has occurred in connection therewith until the Insurer shall have the opportunity of inspecting the same.



Endorsements Applicable:

Yes

a) Straying Animal Exclusion

This Policy does not indemnify the Insured in respect of claims arising from or in connection with the straying or escape of animals from any property owned or occupied by the Insured.

b) Building and Contracting Exclusion

This Policy does not indemnify the Insured in respect of claims arising from or in connection with any building work or contracting operations undertaken by or on behalf of the Insured.

c) Movement of Vehicles Exclusion

This Policy does not indemnify the Insured in respect of any claim arising from or in connection with the movement of any mechanically propelled vehicle by or on behalf of the Insured.

d) Playground Exclusion

This Policy does not indemnify the Insured in respect of claims arising from or in connection with the ownership or operation of any children's play area or similar.

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.

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
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.

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, tsunami, 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)

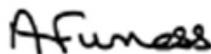
Policy Number	COLIA 90212
Name of Policy Holder	Springhill Co Housing Community Limited
Date of commencement of insurance	05 September 2022
Date of expiry of insurance	05 September 2023

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



Adrian Furness
Chief Executive Officer

Notes

- 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.
- Specify applicable law as provided for in Regulation 4(6) of the Regulations.
- 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.

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

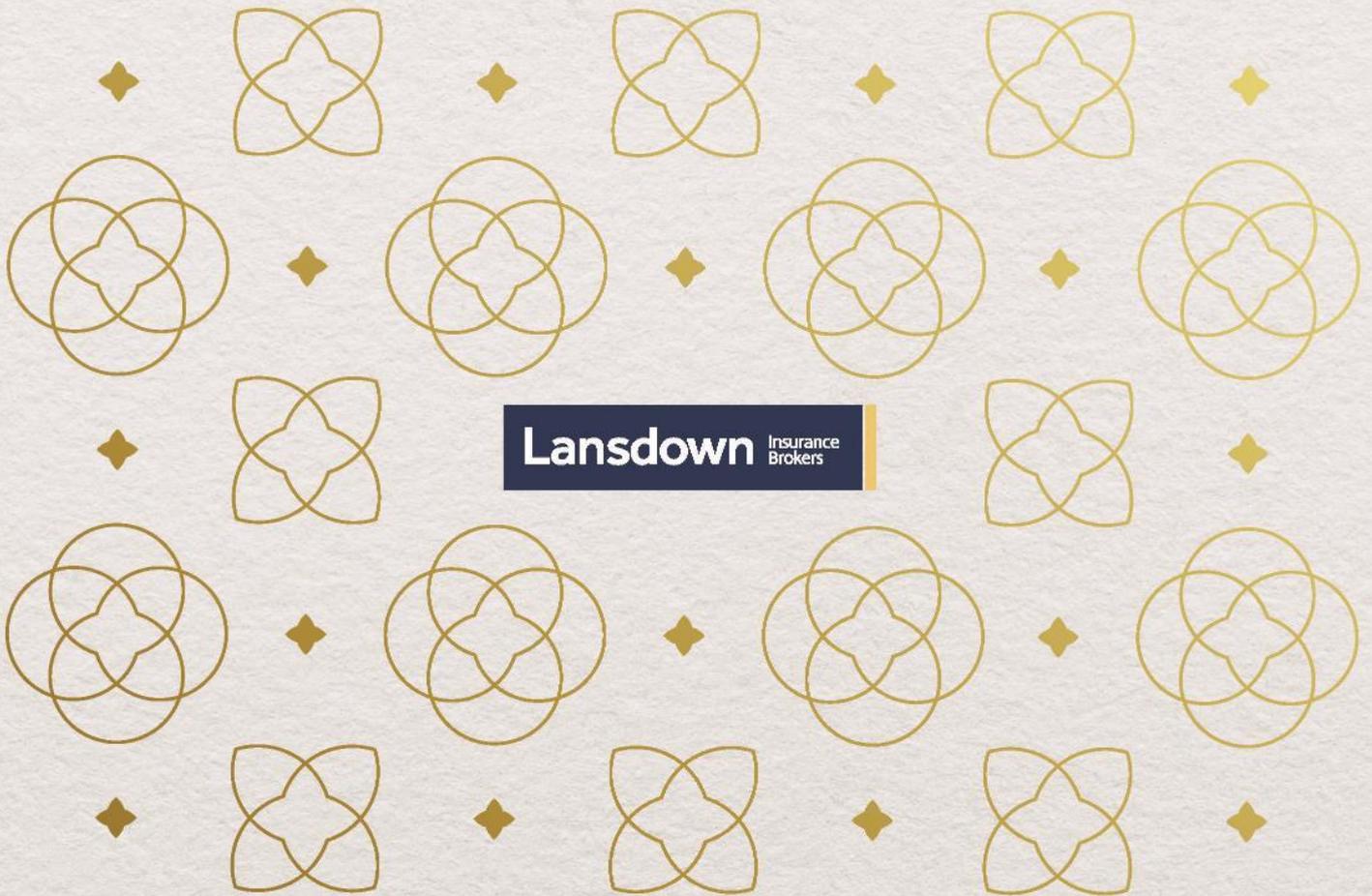
By accepting these Terms of Insurance Business, you consent to us providing your personal data to credit reference agencies to obtain credit search information; each of these searches may appear on your credit report whether or not your application proceeds. Should you wish to withdraw your consent please 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.

Thank you.

By choosing Lansdown,
you're contributing to something bigger.



Lansdown is proud to be part of the Benefact Group – a charity owned, international family of specialist financial services companies, built on the belief that better business, can better lives.

By choosing Lansdown, you'll not only be choosing a team of dedicated experts, but through Benefact Group's movement for good you'll be backing the 1000s of people, communities and charities our profits support.

