

Your
New Business
Policy

CHUBB®

Chubb Residents' Association
Management Insurance

Policy for:

HIGHLAND COURT (WOODFORD) LIMITED

Negotiated for you by:

Kristy Mountford-Keep

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Chubb Residents' Association Management Insurance Policy

Policyholder	HIGHLAND COURT (WOODFORD) LIMITED	Address	Highland Court (Woodford) Ltd Gordon Road London E18 1RE
Policy Number	UKDAO072064119	Chubb Line	100%
Business Description	Residential Property Managers	Policy Form Reference	FFResi V1
Underwriter	Forefront Ignite Underwriting Centre	Claims Notification to	Uk.claims@chubb.com

Chubb Residents' Association Insurance

Policy Schedule

**Chubb European Group SE
(herein called "the Insurer")**

Policy Number:

UKDAOO72064119

Declarations

Item 1. Policyholder:

Address:

HIGHLAND COURT
(WOODFORD) LIMITED
Highland Court
(Woodford) Ltd
Gordon Road
London
E18 1RE

Item 2. Policy Period:

From : 30/10/2019 LST
To : 29/10/2020 LST
both days inclusive.

Item 3. Limit of Liability in the aggregate

GBP 250,000

Total aggregate for all Loss, arising out of all Claims made against all Insureds under all Insuring Agreements combined (including Defence Costs and Legal Representation Expenses).

Item 4. Retention

**Insuring Agreement B and
indemnifiable Loss:**

Claims falling anywhere in the world:

- (a) alleging violation of any securities laws or provisions common or statutory: GBP 0
- (b) alleging an Employment Related Wrongful Act: GBP NIL

for all other Claims: GBP 0

Insuring Agreement C:

Investigations falling anywhere in the world: GBP 0

Insuring Agreement D:

Claims falling anywhere in the world:

- (a) alleging violation of any securities laws or provisions common or statutory: GBP 2,500
- (b) for all other Claims: GBP 2,500

Insuring Agreement E:

Investigations falling anywhere in the world: GBP 2,500

	Insuring Agreement F:	Investigations falling anywhere in the world: GBP 2,500
Item 5.	Retroactive Date	N/A
Item 6.	Pending or Prior Litigation Date	16/07/2009
Item 7.	Acquisition Limit:	20% of the latest audited total assets
Item 8.	Securities placement/offering limit	<p>(i) shares registered on any exchange in the United States of America: GBP NIL</p> <p>(ii) shares not registered on any exchange in the United States of America: GBP NIL</p> <p>(iii) debt or notes registered on any exchange in the United States of America: GBP NIL</p> <p>(iv) debt or notes not registered on any exchange in the United States of America: GBP NIL</p>
Item 9.	Premium	GBP 304.61
	Insurance Premium Tax:	GBP 36.55
	Total Amount Payable:	GBP 341.16
Item 10(a).	Discovery Period under Clause 6(i)	12 months Premium: GBP 304.61
Item 10(b).	Discovery Period under Clause 6(ii)	12 months Premium: GBP 304.61
Item 11.	Legal Representation Expenses:	
	Sub-limit of Liability in the aggregate:	GBP 100% of the Limit of Liability in Item 3 of the Schedule
Item 12.	Indemnifiable Pollution Defence Costs outside the USA:	
	Sub-limit of Liability in the aggregate:	GBP £100,000
Item 13.	Tax Extension:	
	Sub-limit of Liability in the aggregate:	GBP £100,000
Item 14 (a).	Main Board Director Excess Limit	
	In the aggregate for each director	GBP 10% of the Limit of Liability in Item 3 of the Schedule
Item 14 (b).	Main Board Director Excess Limit	
	In the aggregate for all directors:	GBP 100% of the Limit of Liability in Item 3 of the Schedule
Item 15.	Crisis Costs	
	Sub-limit of Liability in the aggregate:	GBP £50,000
Item 16.	Public Relations Expenses under Insuring Agreements A and B	
	Sub-limit of Liability in the aggregate:	GBP £50,000
Item 17.	Reputation Protection Expenses	
	Sub-limit of Liability in the aggregate:	GBP £100,000
Item 18 (a).	Sub-limit in the aggregate for Insuring Agreements D,E, F	GBP 125,000
Item 18 (b).	Sub-limit for Insuring Agreement F	GBP 100,000

Item 18 (c). Sub-limit for Public Relations Expenses under Insuring Clauses D & E:	GBP 25,000
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Additional Terms and Conditions Endorsed to the Policy

1. GS - Manuscript Endorsement

By way of endorsement to the Policy, the parties are hereby agreed as follows:

Extensions 2.1 and 2.2 are deleted and replaced by the following: 2.1 Main Board Excess Limit for Non-Indemnifiable Loss Subject to the Aggregate Excess Limit in Item 14(b) of the Schedule, the Insurer will pay on behalf of each director of the company in Item 1 of the Schedule or a non-executive director of any Subsidiary, Non-Indemnifiable Loss up to the Individual Main Board Excess Limit in Item 14(a) of the Schedule, whether in respect of Claims or Investigations forming part of a Single Claim or otherwise, provided that: (i) the Limit of Liability is Exhausted by payments made; and (ii) any other directors and officers liability policy which covers any part of that Loss is Exhausted or Unavailable; and (iii) all other indemnification available to any director is Unavailable. The Individual Main Board Excess Limit in Item 14(a) of the Schedule is part of and not in addition to the Aggregate Excess Limit in Item 14(b) of the Schedule. The Aggregate Excess Limit in Item 14(b) of the Schedule is the Insurer's maximum aggregate liability for all Loss under this Extension for all directors irrespective of the number of claims under this Policy, the amount claimed or the number of directors who claim. The Aggregate Excess Limit in Item 14(b) of the Schedule is in addition to, and not part of, the Limit of Liability. This Extension shall not apply if the Limit of Liability is reinstated under Extension 2.1. 2.2 Subsidiaries (i) If during the Policy Period the Company acquires an entity so that it becomes a Subsidiary that: (a) has total assets less than the Acquisition Limit referred to in Item 7 of the Schedule; and (b) has no listing of its Securities in the United States of America; then this Policy shall automatically extend to include such Subsidiary without notice to the Insurer or additional premium being payable, but only in respect of Wrongful Acts or conduct after such entity becomes a Subsidiary. For the purpose of this Extension 2.2, listing of equity pursuant to Rule 144A of the US Securities Act 1933 shall not constitute a public listing of Securities traded on any exchange in the United States of America. (ii) Any Subsidiary acquired during the Policy Period and not covered in item (i) above shall automatically be covered under this Policy for a period of 60 days from the date of acquisition. With the written agreement of the Insurer and subject to any additional premium, amended terms and conditions, this Policy may be extended to include such Subsidiary beyond 60 days, but only in respect of Wrongful Acts or conduct after such entity becomes a Subsidiary. (iii) If the Company effects a sale or dissolution of a Subsidiary either prior to or during the Policy Period, this Policy shall continue to include such Subsidiary but only for Wrongful Acts or conduct prior to the effective date of sale or dissolution. (iv) The Insurer shall only be liable for Loss in respect of Wrongful Acts or conduct whilst an entity is a Subsidiary. (v) The Insurer may extend this Policy to include Loss in respect of Wrongful Acts or conduct by the Directors, Officers or Employees of an acquired Subsidiary prior to such entity becoming a Subsidiary. Such extension is subject to any additional terms, conditions, and premium that the Insurer may require.

All other terms and Conditions of this Policy remain unchanged.

Contact Us

All queries about this policy should be made to:

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About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb. Insured.SM

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.