



Property Owners Renewal Invitation

This Policy is due for renewal on 30/10/2020 and we are pleased to provide Renewal terms for this business.

Renewal Terms & Conditions

Renewal is based on our Property Owners Policy Wording which can be found on our website www.alliedworldinsurance.com/products/uk-commercial-division. The relevant Policy reference is detailed in the Renewal quotation on the next pages. Please read this to ensure it continues to meet your requirements:

1. These terms are subject to no further claims or incidents occurring or being reported prior to renewal date
2. The Insured must make a fair presentation of the risk to us at inception, renewal or variation to the policy. Any material facts or circumstances must be communicated in a clear and accessible manner. Material facts are those which may influence our acceptance, assessment of risks, or pricing of the 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 If you fail to make a fair presentation of the risk it may result in coverage being withdrawn or a claim being rejected or reduced or invalidate the policy
3. A Long Term Agreement is available for a premium discount of 5%. If you wish to take advantage of this you must advise us at the time of providing your written instruction to go on cover
4. Written Line 100 %

We would draw your attention to

Sum Insured & Estimates

This Renewal Invitation has been based on the expiring sums insured and estimates. It is essential that these are reviewed to reflect the true position of the Insured for the forthcoming period of insurance. Failure to do so may result in a claim being refused or the amount payable being reduced.

We would also draw to your attention that no automatic index linking or revision has taken place.

Important

This Policy is due for renewal 30/10/2020 and we must have your instructions to renew prior to this date. No extension of cover is provided. Please let us have your instructions as soon as possible.

Thomas Lamb
Senior Underwriter, UK Commercial Division
Thomas.Lamb@awac.com

| | | | |
|--|--|----------------------|-----------------|
| Quote Number | GUL04291 | Broker | Jelf |
| The Insured | Highland Court (Woodford) Ltd | | |
| Postal Address | Flat 26, Highland Court, 87, Gordon Road, LONDON E18 1RE | | |
| The Business | Property owners | | |
| Period of Insurance | 30 October 2020 | To | 29 October 2021 |
| Renewal Date | 30 October 2021 | | |
| Property Insurance | | | |
| | Property Damage Section | | Operative |
| | Business Interruption Section | | Not Operative |
| | Terrorism Section | | Not Operative |
| | Machinery Breakdown Section | | Not Operative |
| | Specified Items All Risks Section | | Not Operative |
| General Liability Insurance | | | |
| | Employers' Liability Section | | Not Operative |
| | Public Liability Section | | Operative |
| Cyber Section | | | Not Operative |
| Professional and Corporate Liability Insurance | | | |
| | Directors and Officers Liability Section | | Not Operative |
| | Corporate Legal Liability Section | | Not Operative |
| | Employment Practices Liability Section | | Not Operative |
| | Professional Indemnity Section | | Not Operative |
| Commercial Legal Protection Section | | | Not Operative |
| | | Total Annual Premium | £5,433.98 |
| | | Including IPT 12% | £6,086.06 |

Property Owners Policy Wording - Ref No. AWUKCDPO1020

PROPERTY INSURANCE

GENERAL LIABILITY INSURANCE

PUBLIC LIABILITY SECTION

Limit of Indemnity £5,000,000 any one occurrence Third party property damage Excess £500

Endorsements to this Section None

Endorsements to General Liability Section None

Allied World Assurance Company (Europe) Dac
19th Floor, 20 Fenchurch Street
EC3M 3BY
UNITED KINGDOM

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.