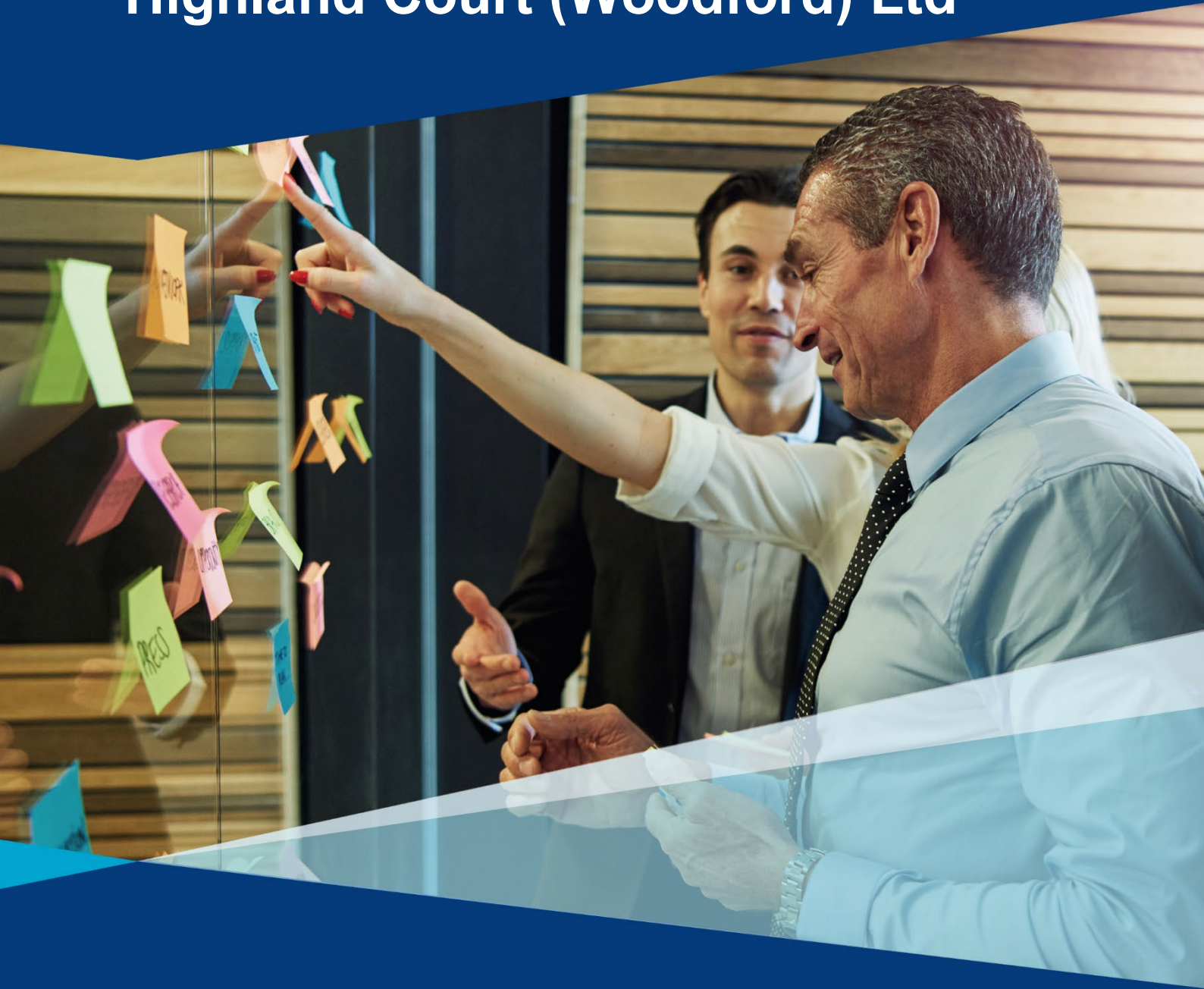


Data review form

Highland Court (Woodford) Ltd



Your business is our business

At Marsh Commercial, we believe that businesses like yours are the backbone of our society. That's why we want to get to know a bit more about Highland Court (Woodford) Ltd.

Building an understanding of you and your business will allow us to support your unique needs, tailoring advice in a simple, solution-focused way that works for you.

After all, we don't just advise on insurance - we're here to help you, your business and your community to thrive. Working harder, going further, and doing more to advise, protect and support you.

Please have a look at the questions in this document so you can be prepared at our next meeting to provide me with as much information as you can. I have pre-populated some of the questions with information previously supplied, which we can review and discuss to ensure this is still an accurate reflection of your business.

Whether you are looking to meet immediate challenges or put long-term strategies in place, we can offer you advice that meets your needs today as well as anticipating what you need for tomorrow.

If I can be of any help or support before our meeting, please do not hesitate to get in touch.

Sean Cruickshank

Client Advisor

Tel: 0117 240 2304

Email: sean.cruickshank@marshcommercial.co.uk

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1. General Information

Client details	
Full company name	Highland Court (Woodford) Ltd
Address	Flat 26 Highland Court, London, E18 1RE
Client background	
Full business description	Property Owner / Developer

Duty of disclosure / Fair presentation of risk

Under the Insurance Act 2015, you have a duty to make a 'fair presentation' of your business, its processes, and its activities to your insurers. It is also vital that you report planned changes to your business before you implement them. The fair presentation of risk requirement is an important point and refers to the business owner's responsibility to disclose information in a straightforward and concise manner – reducing any chance of misunderstandings.

Business owners have a responsibility to disclose relevant information about the risks the business faces known by them or by anyone playing a significant role in how the business is run managed and organised.

2. Client Data

To arrange insurance cover and handle insurance claims, Marsh Commercial and other participants in the insurance industry are required to use and share Personal Data. We strive to protect the privacy and the confidentiality of Personal Data that the company processes in connection with the services we provide.

For an overview of how and why the insurance industry is required to use and share Personal Data please see the [Insurance Market Core Uses Information Notice](#) hosted on the website of a UK insurance industry association, the Lloyd's Market Association (the **LMA Notice**). Marsh Commercial's use of Personal Data is consistent with the LMA Notice.

Client details	
Company type: Eg. Limited, PLC, etc	Limited
Primary contact name:	Mr Clinton Hunt
Primary contact salutation	Mr Hunt
Primary contact position:	Director
Preferred communication method	Email
Primary contact work phone no:	0203 810 8342
Primary contact mobile phone no:	
Primary contact e-mail address:	chunt@seic.com
Company website address:	
Company registration no:	01266382
Company VAT no:	n/a
Employer reference number (ERN)	
Turnover (£):	9,000
Employee nos:	4
Wageroll (£):	1
Subsidiaries:	
Have you or any of your partners/directors (in connection with any business you have been involved in):	
a) Had insurance declined, cancelled, withdrawn, had renewal refused?	YES / NO
b) Had a special condition or term imposed?	YES / NO
c) Been convicted or charged (but not yet tried) with a criminal offence other than a motoring offence?	YES / NO
d) Had any previous or current CCJ's, been declared bankrupt or are subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	YES / NO

Persons Authorised to provide company information

Name	Position	Telephone	Email	Policies authorised
Clinton Hunt	Director	0203 810 8342	chunt@seic.com	ALL
Deborah Bush		07787567612	debbielaurabush@btinternet.com	ALL
Jean Clavey	Secretary		highlandcourtdirectors@hotmail.co.uk	ALL
Clinton Hunt			highlandcourtdirectors@hotmail.co.uk	ALL

3. Marketing Consent

From time to time, Jelf Insurance Brokers Ltd trading as Marsh Commercial and its group of companies, would like to contact you about your renewal options as well as news, products and services which we think may be of interest to you. For example, we would like to share our monthly newsletter with sector specific content as well as more general news that may be of interest to you and invite you to client seminars and events we hold.

Please select below if you would like to receive information about your renewal options and updates, products and services that may be of interest to you by:

- telephone
- email
- SMS
- post.

If you change your mind at any time and would prefer not to receive this information, please contact us at 0117 240 2000. For more information on how Marsh Commercial uses personal data and your privacy rights, please refer to our privacy notice which can be found at <https://www.marshcommercial.co.uk/info/privacy/>.

4. Overview of sums insured

Property owners

	Sum Insured (£)	Changes required
Material Damage		
Buildings		
Building		
Sum insured (£)	9,327,213	
Declared value (£)	7,174,779	
Liabilities		
Property Owner's Liability	5,000,000	

Management Liability Package

	Sum Insured (£)	Changes required
Directors and Officers liability	250,000	

5. Insurance programme details

Property owners

Period of Insurance		
Effective Date	30 October 2021	
Term End Date	29 October 2022	
	Current information	Changes required
Company name	Highland Court (Woodford) Ltd	
Trading name (if different from that under Proposer Details)	Highland Court (Woodford) Ltd	
Activities		
	Current information	Changes required
Status of entity	Limited	
Trade	Property Management	
Business description	Property Owner / Developer	
Details		
	Current information	Changes required
Address	Flat 26 Highland Court London London E18 1RE United Kingdom	
Number of subsidiary companies	0	
All employees (inc. LOSC, trainees, apprentices) paid below PAYE threshold	Yes	
Core Premises Cover Sections		
Details		
	Current Information	Changes required
Specified or floating location	Specified Location	
Risk Management		
	Current Information	Changes required
Additional security details	None	
Construction and Exposure		
	Current Information	Changes required
Is there a full repairing lease for this premises?	No	

Buildings

	Current Information	Changes required
Excess (£)	0	

Covers Requested

	Current Information	Changes required
Excess (subsidence) (£)	0	

Buildings

Declared value (£)	Sum insured (£)	Method of adjustment	Day 1 percentage	Changes required
7,174,779	9,327,213	Day One Uplift	30%	

Occupancy Details

	Current Information	Changes required
Occupant Type	Residential	
Premises is a House in Multiple Occupation (HMO)	No	
Any part of the premises is unoccupied	No	

Liability

Property Owner's Liability

	Current Information	Changes required
Indemnity limit (£)	5,000,000	

Management Liability Package

Period of Insurance		
Effective Date	30 October 2021	
Term End Date	29 October 2022	
	Current information	Changes required
Policyholder	Highland Court (Woodford) Ltd	
Insured name	Highland Court (Woodford) Ltd	
Status of entity	Limited	
Registered address	Mr Clinton Hunt Flat 26 Highland Court 87 Gordon Road London E18 1RE United Kingdom	
Trade	Property Management	
Business description	Property Management	

Material Facts

	Current information	Changes required
Please confirm that the business does not operate in any of the following sectors	Financial Sector <input type="checkbox"/>	
	High Tech <input type="checkbox"/>	
	Legal Sector <input type="checkbox"/>	
	Professional Sports Clubs <input type="checkbox"/>	
	Speculative Exploration <input type="checkbox"/>	
Select all of the following that apply to any proposer/director/partner of the business/practice	An insured party is disqualified, or has been disqualified in the past, from holding a licence or post <input type="checkbox"/>	
	Aware of circumstances which might give rise to a claim <input type="checkbox"/>	
	Company has been involved in any mergers and acquisitions within the last 3 years <input type="checkbox"/>	
	Company is a subsidiary of another <input type="checkbox"/>	
	Insurance previously declined/renewal refused/special terms imposed <input type="checkbox"/>	
	Litigation has been brought or is pending against past or present directors or officers of the company <input type="checkbox"/>	
	Previous losses/incidents which have given rise to losses <input type="checkbox"/>	

	<p>The company/organisation did not have a net profit in at least one of the last three reported audited accounts <input type="checkbox"/></p> <p>The company/organisation did not have a positive net worth or financial surplus for each of the last two years <input type="checkbox"/></p>	
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Estimates

	Current information	Changes required
Turnover or income in the last 12 months (£)	9,000	
Profit after tax in the last 12 months (£)	951	
Total assets (£)	27,139	
Total net worth (£)	36,274	
Percentage of assets in the USA	0.00%	
Percentage of turnover to/from the USA	0.00%	

Directors and Officers Liability

	Current Information	Changes required
Limit of indemnity (£)	250,000	

6. Overseas risks

UN Sanctions

Please be aware that if your placement requires cover for military goods, or you transact business (including direct or indirect imports and exports, other forms of trading, services, travel and working abroad) with any country listed below, or with a natural person or corporate body subject to sanctions imposed by Law, you must notify us of all relevant details / circumstances which may arise during the period of your insurance cover, and not just at renewal. Dependent on the activity and the sanctioned country your insurance programme may not be able to provide cover. Please consult us if you are in any doubt, or have any further questions.

Do you undertake any activity with any of the following in any key sanctioned territory?	Yes	No
Key sanctioned territories - Iran, Syria, North Korea, Cuba, Russia, Regions of Ukraine (Crimea and Sevastopol), and Venezuela.	<input type="checkbox"/>	<input type="checkbox"/>
Do you trade or undertake business with, or in any, of the following countries? Afghanistan, Armenia*, Azerbaijan*, Balkans (Serbia, Montenegro, Bosnia & Herzegovina), Belarus, Burundi, Central African Republic, DR Congo, Iraq, Lebanon, Libya, Mali, Myanmar / Burma, Nicaragua, Somalia, South Sudan, Sudan, Yemen or Zimbabwe?	<input type="checkbox"/>	<input type="checkbox"/>
If yes; does the work include the provision of nuclear, military and defence goods/technology?	<input type="checkbox"/>	<input type="checkbox"/>
Is cover being placed for the movement of goods to or from one of these countries, or for trade credit, for nuclear, military or defence goods or technology or dual use goods which is to be used by the military?	<input type="checkbox"/>	<input type="checkbox"/>

*Armenia & Azerbaijan – subject to UK Export Controls only – referrals only required where placement relates to military goods.

Please note: the countries and territories mentioned above are subject to change on a regular basis – please consult the below Governing Bodies websites if you require further clarification:

HM Treasury (HMT) - <https://www.gov.uk/guidance/sanctions-embargoes-and-restrictions>

United Nations (UN) - <http://www.un.org/sc/committees/>

European Union (EU) - https://eeas.europa.eu/topics/common-foreign-security-policy-cfsp_en

Office of Foreign Asset Control (OFAC) - <https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx>

If the answer is yes to any of the questions above, further information will be required.

Operations inside the European Economic Area (EEA)

Do you have business operations in at least one of the following countries?	Yes	No
Austria, Poland, Malta, Belgium, Hungary, Netherlands, Croatia, Cyprus, Iceland, Norway, Czech Republic, Republic of Ireland, Denmark, Italy, Portugal, Estonia, Latvia, Slovakia, Finland, Liechtenstein, Slovenia, France, Lithuania, Spain, Germany, Luxembourg, Sweden, Greece, Romania, Bulgaria.	<input type="checkbox"/>	<input type="checkbox"/>

Please provide details:

7. Additional information / Photographs

Please use this page to provide any additional information that you wish to disclose, it is not necessary to duplicate information if you have it available in an alternative format that you are able to provide i.e. spreadsheet, pdf document etc.

8. Delivering extra value

Your business, our priority

From sole traders to established corporates, we're in business to help businesses like yours. From insurance, to risk management and employee health and benefits, it's our passion to advise, protect and support you on your journey.

We'll invest the time and energy to truly understand you and your business. And by focussing on your unique needs, we'll tailor advice and support in a simple, pain-free way that works for you.

Understand and manage your risks



- [Risk management](#)
- [Business continuity](#)
- [Health & Safety](#)
- [Employment law](#)

Look after your staff



- [Keep your employees healthy](#)
- [Create a rewards and retention package](#)
- [Plan for the future](#)

Protect you and your family



- [Private health and wellbeing](#)
- [Prestige homes and estates](#)
- [Fine art, jewellery and collections](#)
- [Prestige cars](#)
- [Yachts and motorboats](#)

Mergers & Acquisitions



- Identifying and addressing concerns that influence merger and acquisition (M&A) negotiations
- Helping to identify legacy claim issues such as industrial diseases, and to build up a profile of the solvent and insolvent historic insurers involved in the programme
- Conducting due diligence into the risk and insurance issues that may have a financial impact on the transaction
- Arranging transactional insurance solutions: customised policies to ring-fence liabilities identified during due diligence, such as warranty risks, environmental exposures, and legacy claims.

