

Confirmation  
of Quotation

Allianz Insurance Plc

## Complete Property Owner Renewal Confirmation of Quotation

Have you checked that your insurance cover still meets your needs? You may be able to get the insurance cover you want at a better price if you shop around.

It is important that you do not base your decision on price alone, so please ensure the cover you purchase correctly reflects your needs. Your Insurance Adviser can also provide suitable alternative quotes at your request.

This Renewal quotation has been prepared in accordance with information that we have received from you through your Insurance Adviser. It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately. In particular please check the section titled 'Clauses applicable to the Quotation' and familiarise yourself with any changes to these clauses, which may include, but is not limited to, changes to your flood cover.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

This Renewal quotation should be read in conjunction with the Complete Property Owner policy overview (**ACOM755/12**) and Complete Property Owner policy wording (**ACOM686/14**).

Should you require copies of any of these documents please contact your Insurance Adviser.

Quotation Premium			
Renewal Premium:	£687.47	Last Year's Premium:	£627.12
Insurance Premium Tax:	£82.49	Insurance Premium Tax:	£75.25
<b>Total Renewal Premium:</b>	<b>£769.96</b>	<b>Last Year's Total Premium*:</b>	<b>£702.37</b>

\*If you have made any changes to your policy in the last 12 months the amount shown as Last Year's Total Premium is what you would have paid if the changes had been in place at the start of your last policy year.

Insurance Premium Tax is stated at the prevailing rate.

#### Client Details

Insured's Name	Boyd & Lloyd Pension Scheme
Insurance Adviser:	Mark Richard (Brokers) Ltd
Company Status:	Private Limited Company

#### Quotation Details

Quotation Reference: 209822705	Policy Number: BB28263028
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Quotation Date: 09/10/2024

Renewal Date: 29/10/2024

This is a quotation document only, no cover is in effect for the requested changes.

#### Survey Details

Premises Unit 5, Douglas Road Trading Estate, Kingswood, Bristol, United Kingdom, BS15 8NH: No Survey Required

#### Excess Details

Premises Unit 5, Douglas Road Trading Estate, Kingswood, Bristol, United Kingdom, BS15 8NH: Property Damage	£350
Premises Unit 5, Douglas Road Trading Estate, Kingswood, Bristol, United Kingdom, BS15 8NH: Subsidence	£1,000
Third Party Property Damage	£250

#### Clauses applicable to the Quotation

The following clauses apply to the policy (please refer to the Clause Details for full wordings):

**C/466/1 - Section 2 - Loss of Rent Amendment**

**C/467/1 - Definition of Unoccupied**

**C/1391/1 - Flood Excess Amendment**

#### Policy Details

Type of Policy	Complete Property Owner
Number of Premises	1

## Basis of Acceptance

Has the Insured experienced any Employers Liability, Personal Accident or Legal Expenses losses, incidents or claims within the last three years?

No

Date business established

2000

You do and will continue to maintain machinery and equipment in accordance with manufacturers' recommendations.

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 on-going 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 and complete risk improvements.

This quote has been given on the basis that neither you nor your director(s) or partner(s) have:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business proposed, or any other business which you, your partners or directors have been involved with no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

**If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.**

Claims Experience as at Inception of Policy.

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of loss).

Total number of claims: 0

Total amount paid and outstanding: £0

Listed building type	Not Listed
Are the Premises multi-tenure?	No
Multi-tenure: A single Premises with more than one tenant where the portions occupied by the tenants are not divided by walls/floors of fire-resisting construction	
Has the Premises been subject to any incidents, losses or claims in the last three years?	No
Details of occupants of a commercial property	Metal Worker
Premises Type	Industrial Unit
What percentage of the Premises is unoccupied?	0.00%
How many flood claims have you had at the Premises in the last five years?	0
Are the walls built only of brick, stone or concrete and roofed only with slates, tiles or concrete?	Yes
What year were the Premises built?	1960
Has the electrical installation been inspected during the last 5 years?	No
Do the Premises have a current IEE Electrical Certificate?	No
Is there 24 hour security at the Premises?	No
Are the Premises regularly inspected for damage and are such inspections recorded?	Yes
How are the Premises heated?	
Heating and fuel type	
Radiators - Hot Water	Gas
Is there an Automatic Teller Machine (ATM) on the Premises?	No
Do the Premises have sprinklers?	No

Premises - Standard Cover	
Items	Sum Insured
(Declared values are shown in brackets)	
Buildings (excludings Landlord's fixtures and fittings and Tenant's improvements)	£410,960 (£293,543)
Contents of Common Parts	£0 (£0)
All other Contents	£0 (£0)
Tenant's Improvements	£ 0 (£ 0)
Landlord's fixtures and fittings	£ 0 (£ 0)
Day One Uplift	40%
Is Subsidence cover required?	Yes
Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?	No
Is Accidental Damage cover required?	Yes

Premises - Optional Covers	
Loss of Rent (applicable to each Premises)	Insured
Loss of Rent	£37,500
Maximum Indemnity Period (months)	36

Additional Covers	
Loss of Rent (across all Premises)	Not Insured
Property Owners Liability	Insured
Limit of Indemnity	£5,000,000
Employers Liability	Not Insured
Personal Accident	Not Insured
Commercial Legal Expenses	
1 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury	Limit of Indemnity £250,000

Service Allowance and Witness Attendance Allowance.	
2 Any One Claim relating to a Business Aspect Enquiry	£2,000
3 Any One Claim relating to Jury Service Allowance	£5,000
4 Any One Claim relating to Witness Attendance Allowance	£5,000
5 For all Claims in the aggregate first notified to the Insurer during the Period of Insurance.	£1,000,000

(collectively "the Limit of Indemnity")

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards, and Value Added Tax (VAT) if the Insured is not VAT registered.

You can access all the additional services and benefits of your legal expenses policy, including a free legal health check and free legal advice helpline, by visiting [www.allianzlegal.co.uk](http://www.allianzlegal.co.uk).

Terrorism Property Damage	Not Insured
Terrorism Business Interruption	Not Insured

## Clause Details

### C/466/1 - Section 2 - Loss of Rent Amendment

Under Section 2 - Loss of Rent (Specified Premises), contrary to the Policy Schedule showing this Section as 'Not Insured', Cover is provided for each Specified Premises as follows:

Sum Insured - 20% of the Building Sum Insured stated under Section 1 - Property Damage or £750,000, whichever is the lesser

Maximum Indemnity Period (months) - 12

### C/467/1 - Definition of Unoccupied

Under the following:

1. Policy Definitions, Unoccupied
2. Policy Conditions, 13 Unoccupied Buildings
3. Section 1 Property Damage, Event 4.c.ii
4. Section 1 Property Damage, Basis of Settlement Adjustment 19 Metered Supplies
5. Section 2 Loss of Rent, Definition, Calculated Rent
6. Section 2 Loss of Rent, Definition, Indemnity Period

The sentence 'for a period exceeding 30 consecutive days' shall be replaced with 'for a period exceeding 45 consecutive days'.

### C/1391/1 - Flood Excess Amendment

This Policy will not cover the first £1,000 of each and every claim caused by Flood under Event 7 under Section 1 - Property Damage

For the purpose of this endorsement, Flood means Damage by:

- A. the escape of water from the normal confines of any natural water course, lake, reservoir, canal or dam

- B. inundation from the sea
- C. inundation by rainwater or rainwater induced runoff, other than where the inundation results solely from the ingress of rainwater through or via the roof of a building

whether resulting from storm or otherwise.

This clause is applicable to the following premises:

Unit 5, Douglas Road Trading Estate, Kingswood, Bristol, United Kingdom, BS15 8NH

**Cancellation Rights**

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an amount representing the cover you have received to date. This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available upon request.

**IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK**

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your 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, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

a) deliberate or reckless; or

b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or

b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

**IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.**

**Privacy Notice Summary**

For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at [www.allianz.co.uk](http://www.allianz.co.uk). Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.