



Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.
- Unless specifically agreed, Your policy has been provided on the basis you and any subsidiary company are registered in Great Britain, Northern Ireland, the Channel Islands and Isle of Man. Should you require a quote to extend cover to include any overseas subsidiary company, please speak to your insurance adviser. If cover is available, consideration will be required to be given to the local tax and insurance regulatory requirements for those overseas subsidiaries and if necessary a local policy may be required. Your policy premium, terms and conditions may alter dependant on the information provided.

What's enclosed

- Your statement of fact
- Policy wording

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your broker's details

Name	BBPS LTD*(ALL MEDICAL PROFESSIONALS)
Agency number	8428529

Your schedule

Management Liability Insurance

Your details

The insured	Towpath Gardens RTM Company Ltd.
Correspondence address	15 Windsor Road Swindon Wiltshire United Kingdom SN3 1JP

Helpful information

► **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£ 150.00
Insurance Premium Tax (IPT) at the current rate	£ 18.00
Total amount payable	£ 168.00

Your period of insurance

Date this policy starts	06 May 2021
Date this policy expires	05 May 2022
Renewal date	06 May 2022

Your business details

Type of company or organisation	Private Limited Company
Your Business	Property Management
Turnover or Income	£ 28,000

► The **Business description** is the activities you are covered for

Your covers

section		limit of liability	excess
Directors' and officers' or trustees liability	✓ covered	£500,000	Nil
Employment practices liability	✗ not covered	<i>This section is not included in your policy</i>	
Company/charity, clubs and associations legal liability	✗ not covered	<i>This section is not included in your policy</i>	
Employee Dishonesty	✗ not covered	<i>This section is not included in your policy</i>	

► **Excess** is the first part of each and every claim including defence costs paid by you.

Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

USA Aggregate limits (MLP 181)

Under each section of the **policy** where any cover attaches in respect of United States of America exposure the **Limit of cover** in respect of that exposure is changed to:

The most **we** will pay for all **claims, loss or investigation** in total aggregate brought in the United States of America during any one **period of insurance** including **defence costs** and / or **investigation costs** is the **limit of liability**.

Each **claim** will be treated as made when **we** receive written notice of the **claim**. **Investigation costs** will be treated as made when attendance of an **insured person** is notified as being required

GRP Management liability extensions (MLP 536)

Circumstance investigation costs amendment

Under the Directors' and Officers' and Company legal liability section's of the **Policy**, What is covered, **Circumstance investigation costs cover**, the limit shown is amended to £80,000 any one **claim**. This is the most **we** will pay for all **circumstance investigation costs** cover **claims** in any one **period of insurance**.

Insolvency hearing costs amendment

Under the Directors' and Officers' section of the **Policy**, What is covered, **Insolvency hearing costs cover**, the limit is amended to £50,000 any one claim. This is also the most **we** will pay for all **circumstance investigation costs cover** in any one **period of insurance**

Deprivation of assets cover amendment

Under the Directors' and Officers' liability sections of the **Policy**, What is covered, **Deprivation of assets cover**, the limit is increased to £350,000. This is also the most **we** will pay for all **Deprivation of assets** in any one **period of insurance**

Negative social media public relations costs amendment

Under the Company legal liability section of the **Policy**, What is covered, **Negative social media PR costs cover**, the limit is increased to £45,000 for any one **claim**.