



# Terrorism Policy Schedule

Prepared for:

**Towpath Gardens RTM Company Ltd**

## Important Information for the Broker

By accepting this quotation **You** are confirming that **You** are acting as the duly authorised agent for the party named in the **Policy Schedule** who is making this application for insurance (the "Applicant") and that **You** are authorised to warrant on behalf of the Applicant that;

- all of the information contained in this proposal is true and that all information required has been disclosed to **Us**; and
- **We** will be notified immediately if the Applicant becomes aware of any change to the information supplied.

**You** are also confirming you have explained to the Applicant;

- the information provided will be relied upon by **Us** in deciding whether, and upon what terms, to offer insurance; and
- that **We** have the right to modify or withdraw any offer of insurance in the event that there is any change to the information supplied.

Words specially defined in bold type are defined in the **Policy** wording and have the same meaning wherever they appear.

# Schedule

<b>Policy Number</b>	TA0535350		
<b>Insured</b>	Towpath Gardens RTM Company Ltd		
<b>Postal Address</b>	Flat 1-18 Towpath Gardens The Moorings Swindon, SN1 5AD, United Kingdom		
<b>Period of Insurance</b>	From: 24 March 2023 To: 24 March 2024 both days at 00:01 a.m.		
<b>Premises</b>	As per schedule of Insured property attached		
<b>Premium</b>	£784.95		
<b>United Kingdom Insurance Premium Tax at 12%</b>	£94.19		
<b>Total Premium</b>	<b>£879.14</b>		
<b>Wording</b>	ANGEL – Terrorism Feb 2023		
<b>Underwriting Basis</b>	Statements of Fact	<input checked="" type="checkbox"/>	Proposal Form <input type="checkbox"/>
<b>Choice of Law and Jurisdiction</b>	Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Insurers to be subject to English Law and subject to the exclusive jurisdiction of the Courts of England and Wales		
<b>Territory</b>	The United Kingdom of Great Britain, the Channel Islands and Isle of Man as detailed herein		
<b>Endorsements</b>	Exclusion – Liability TER112c LIAB Exc/TER Exclusion – Personal Accident TER113c PA Excl/TER		
<b>Subjectivities</b>	N/A		
<b>OPERATIVE CLAUSES</b>			
<b>Damage</b>	<b>Limit</b>	Reinstatement basis – as per schedule attached	
	<b>Excess</b>	Nil	
<b>Business Interruption Section</b>	<b>Limit</b>	Reinstatement basis – as per schedule attached	
	<b>Excess (Threat / Action of a civil or military authority)</b>	24 hours	

<b>Liability Not Insured</b>	<b>Limit</b>	N/A
	<b>Excess</b>	N/A
<b>Group Personal Accident Not Insured</b>	<b>Limit</b>	N/A
	<b>Excess</b>	N/A

<b>Brand Rehabilitation</b>	A maximum of 10% of the Business Interruption limit or £250,000 whichever the lesser, any one occurrence and in the aggregate for the period.
<b>Alternative Accommodation for Domestic Pets</b>	£15,000 any one occurrence

<b>Application of Associated Policy</b>	This <b>Policy</b> is subject to the same terms and conditions, definitions, clauses and exclusions as the corresponding <b>Associated Policy</b> for which a claim is made under this <b>Policy</b> . For the avoidance of doubt, in the event of a conflict between the terms of an <b>Associated Policy</b> and the terms of this <b>Policy</b> , for the purposes of this <b>Policy</b> the terms of this <b>Policy</b> shall prevail.
<b>Associated Policy</b>	This <b>Policy</b> will only respond if the <b>Associated Policy</b> is maintained in full effect for the duration of the <b>Period of insurance</b> . If it later transpires that the <b>Associated Policy</b> has not been maintained in full force for all or some of the <b>Period of insurance</b> the cover provided to <b>You</b> under this <b>Policy</b> shall only apply whilst the <b>Associated Policy</b> was in full force and effect. The premium payable for this <b>Policy</b> is not refundable even if the <b>Associated Policy</b> expires or is cancelled before the end of the <b>Period of insurance</b> .

Signed:



On behalf of Angel Risk Management Limited

Date: 23 March 2023

## Notification of Claims and Circumstances to

Claims Director  
Angel Risk Management Limited  
Ground Floor  
Marlborough House  
Victoria Road South  
Chelmsford  
Essex, CM1 1LN

Telephone: 01245 343630  
Email: [claims@angelriskmanagement.com](mailto:claims@angelriskmanagement.com)  
Web: [www.angelriskmanagement.com](http://www.angelriskmanagement.com)

## Complaints

**We** are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that **We** have not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department  
Angel Risk Management Limited  
Ground Floor  
Marlborough House  
Victoria Road South  
Chelmsford  
Essex, CM1 1LN

Telephone: 01245 343630  
Email: [complaints@angelriskmanagement.com](mailto:complaints@angelriskmanagement.com)  
Web: [www.angelriskmanagement.com](http://www.angelriskmanagement.com)

Further details will be provided on request and at the appropriate stage of the complaints process.

## Location Schedule

Reinstatement basis

**Policy Number:** TA0535350  
**Insured:** Towpath Gardens RTM Company Ltd

Address	PostCode	Terrorism Zone	Building Value(s)	Declared Value(s) (£)					Total Declared Value(s)
				Content Value(s)	Business Interruption Value(s)	Loss of Rent Value(s)	Rent / Alt Accom Value(s)	ICOW/AICOW Limit	
Flat 1-18, Towpath Gardens The Moorings Swindon SN1 5AD	SN1 5AD	B2	3,180,708	25,000	0	0	1,431,176	0	4,636,884
		Total	3,180,708	25,000	0	0	1,431,176	0	4,636,884

## Schedule of Insurers' Participation

Insurer	Atrium Underwriters Limited for and on behalf of Lloyd's Syndicate AUW 0609	30.0000%
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**We** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204834). **Our** registered office is Room 790, Lloyd's, 1 Lime Street, London, EC3M 7DQ. Registered in England No. 1958863.

Insurer	AXIS Specialty Europe SE (London Branch)	65.0000%
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**We** are a branch of AXIS Specialty Europe SE, which is authorised by the Central Bank of Ireland, and are subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. **Our** Principal Place of Business is: 4th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. AXIS Specialty Europe SE is incorporated in Ireland with its registered office at Mount Herbert Court, 34 Upper Mount Street, Dublin 2, Ireland. Registered in Ireland No. 353402SE.

Insurer	Apollo Syndicate Management Limited for and on behalf of Lloyd's Syndicate APL 1969	5.0000%
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**We** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 660936). **Our** registered office is 1 Bishopsgate, London, EC2N 3AQ. Registered in England No. 9181578

Pursuant to Binding Authority Unique Market Reference Number	B087523A2665001
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**You** can check these out on the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768 and the Central Bank of Ireland's website [www.centralbank.ie](http://www.centralbank.ie) which includes a register of all the firms they regulate or by calling the Central Bank of Ireland on +353 (0)1 224 6000.

# Terrorism Insurance

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## Endorsement 1

This endorsement, effective 00:01 a.m. 24 March 2023 attaches to and forms part of Policy Number: TA0535350

In the name of: Towpath Gardens RTM Company Ltd

### Exclusion – Liability

TER112c LIAB Exc

The following Operative Clause is deleted.

#### 3.2 Liability

The following is included within **Exclusions**;

Except where specifically included, **We** will not have any liability under this **Policy** for, or directly or indirectly arising out of, or in any way connected with any of the following:

#### (5.15) Liability

claims against **You** arising out of any;

- (i) **Bodily injury**; and
- (ii) **Damage**.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:



On behalf of Angel Risk Management Limited

Date: 23 March 2023

# Terrorism Insurance

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## Endorsement 2

This endorsement, effective 00:01 a.m. 24 March 2023 attaches to and forms part of Policy Number: TA0535350

In the name of: Towpath Gardens RTM Company Ltd

### Exclusion – Personal Accident

TER113c PA Excl

The following Operative Clause is deleted.

#### 3.4 Personal accident

The following is included within **Exclusions**;

Except where specifically included, **we** will not have any liability under this Policy for, or directly or indirectly arising out of, or in any way connected with any of the following:

#### 5.15 Personal accident

any claim by an insured person(s) for accidental bodily injury, illness or medical expenses.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:



On behalf of Angel Risk Management Limited

Date: 23 March 2023

**STATEMENTS OF FACT** for risk number TA0535350  
 Applicant: Towpath Gardens RTM Company Ltd

Dated: 24 March 2023

**IMPORTANT INFORMATION FOR YOU**

In making this offer of insurance **We** have relied upon the information provided by or on **Your** behalf which is set out in the Statement of Facts below. Please therefore ensure that **You** have made proper enquiries, checked the Statement of Facts carefully and inform **Us** immediately if it contains any errors or if any of the information required by **Us** prior to inception of the **Policy** has changed.

If it later transpires that:

(a) any of the information contained in the Statement of Facts was known or ought reasonably to have been known to be incorrect or has been misrepresented; or

(b) any information which **We** required was not disclosed

then **We** reserve the right to modify the **Policy** terms and conditions, charge an extra premium or to declare the **Policy** void from the beginning.

Words specially defined in bold type are defined in the **Policy** wording and have the same meaning wherever they appear.

**YOU CAN CONFIRM THAT:**

**You** are a registered UK, Channel Islands, IOM Company / Trustee / Sole Trader / Entity; and True

NO business or other activities relating to:

- Defence or Diplomatic Services
- Security work for overseas governments
- Security work in or around countries in the middle east True
- any security scanning, screening or other detection device; or any products used within the aviation industry (Relates to Liability Cover only); and

**You** do NOT have any locations / buildings / premises relating to the following:

- An entertainment venue with a capacity of more than 1,500 persons
- A stadium with a capacity of more than 10,000 persons
- A transportation link e.g. airports, bridges, tunnels, dams, railway or underground stations True
- A Central government, Embassy or Consulate building
- A nuclear installation
- Religious belief (except in respect of incidental exposures, i.e. chapels in education establishments);

**You** do NOT have any premises which are private residences other than residential properties that are insured under a commercial policy; and True

**You** are NOT aware of any claim(s) that have been made in the past. True

**YOU CAN CONFIRM THAT**

**DATA PROTECTION**

**You give Us or Our** representatives consent to use the information **We** may hold about **You** for the purpose of providing insurance and handling claims and to process sensitive personal data about **You** where this is necessary in compliance with the Data Protection Act 2018 (DPA 2018). This may necessitate providing such information to third parties.