



MID TERM ADJUSTMENT

Terrorism Insurance

Beech Underwriting Agencies Ltd is authorised by the insurers to issue your policy schedule on their behalf.

Your Policy:

Policy Reference:	095190TRA250	Policy Wording Reference:	BUA Terrorism Wording 2024
Issue Date:	10 July 2025	Reason for Issue:	Mid Term Adjustment
Cover Start Date:	08 July 2025	Cover End Date:	05 July 2026
Broker or Insurance Intermediary:	Brown & Brown 8206 (GBP)		

Your Details:

Insured:	Sweet Briar Court Management Ltd
Trading as:	
Correspondence Address:	15 Windsor Road SWINDON SN3 1JP United Kingdom



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Price Summary:

Return Premium:	GBP	26.55
Insurance Premium Tax (IPT) at the current rate:	GBP	3.19
Total:	GBP	29.74

The property covered by this Policy:

Address:

Please refer to the Location Schedule



Schedule of Total Sums Insured:

(The difference between the Declared Value (s) specified in the attached Schedule and the underlying limit(s).
In the event of there being more than one location please see attached endorsement.)

Buildings	GBP	5,309,596
Contents	GBP	27,300
Loss of Rent and/or Alternative Accommodation	GBP	1,168,541
Total Sum Insured	GBP	6,505,437



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Your Excess:

Each and every claim

GBP 0

Insurers:

This insurance is Underwritten by insurers as listed on the Schedule of Security.

Beech Underwriting Agencies Ltd is authorised by the insurers to issue your Policy schedule on their behalf.

See schedule of security for full details.

Date 10 July 2025

Authorised Signatory

Daniel Berry



Location Schedule:

Name/ No	Property Address	Postcode	Cover Start	Cover End	Buildings (GBP)	Tenants Improvements (GBP)	Contents (GBP)	Contract Works (GBP)	Business Interruption (GBP)	Indemnity Period	Loss of Rent &/or Alternative Accommodation (GBP)	Indemnity Period	I.C.O.W (GBP)	Indemnity Period	A.I.C.O.W (GBP)	Indemnity Period
11,15-23, 25-35,49-71 & 75-85 (Odds)	Farriers Close Swindon Wiltshire	SN1 2QU	06/07/2025	07/07/2025	5,902,801		27,300				1,168,541	36 Months				
11,15-23, 25-35,49-71 & 75-85 (Odds)	Farriers Close Swindon Wiltshire	SN1 2QU	08/07/2025	05/07/2026	5,309,596		27,300				1,168,541	36 Months				



Conditions and Endorsements that apply to this policy:

Your policy wording booklet contains several conditions which you must comply with. Please refer to the 'Conditions' section.

The following endorsement(s) in addition to the listed conditions also apply to your policy:

Endorsements

2. Cancellation – Interested Party Clause

It is hereby noted and declared that Underwriters will not cancel cover at the request of the insured, without the written consent of all interested parties noted on this insurance certificate. This does not affect Underwriters' rights to cancel cover as per the Certificate Wording.

3. BEE01 – Terrorism Extension

Standard Sublimits - These apply to all sections

It is hereby understood and agreed that the following coverage extensions are added hereto: Sublimits form part of and not in addition to the Sum Insured. Sublimits apply any one occurrence and in the aggregate for the policy period.

These Extensions are subject to the conditions, exclusions and limitations of the Contract and also to the following additional conditions, exclusions and limitations.

24 hour each and every occurrence deductible to apply to all business interruption sublimits

Seepage and/or Pollution writeback -

10% of declared scheduled location value any one occurrence and in the aggregate.

Brand Rehabilitation -

10% of declared scheduled location value any one occurrence and in the aggregate.

Loss of Attraction -

10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

Denial of Access-

10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

Utilities -

10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

Loss of Rental Income and / or Alternative Accommodation -

10% of declared scheduled location business interruption value any one occurrence and in the aggregate

Increased Cost of Work -

10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

Never to exceed GBP 5,000,000 any one occurrence and in the aggregate combined in respect of the above sublimits per declaration,

24 hour any one occurrence deductible to apply.

Contract Works -

10% of declared scheduled location value any one occurrence and in the aggregate or GBP 500,000, whichever is the lesser



Goods in Transit -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser

Customer Goods on premises -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser

Property stored at third party locations -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 100,000, whichever is the lesser (excluding Zone A and Manchester M1)

Looting post damage -

10% of declared scheduled location contents value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser (Property Damage only).

Capital Additions -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 1,000,000, whichever is the lesser (Excluding Zone A)

Suppliers / Customers BI Extension -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 1,000,000, whichever is the lesser - **Must be named suppliers/customers only and only when schedule of named customer/supplier provided and agreed prior to inception.**

Emergency Overnight Hotel Accommodation -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 500,000, whichever is the lesser

Loss of Metered Water -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser

Emergency Call Out -

10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser
(applies post event only)

Several Liability

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



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contracts in the plural.

LMA5096

Sanctions

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

LMA3100

1. Day one uplift endorsement

At the beginning of each year's Insurance, the Insured will advise the Underwriters of the 'DECLARED VALUE' of the property or properties Insured. In the absence of a declaration, the last amount shown in the Certificate will be taken as the Declared Value. It is agreed that the 'SUM INSURED' shall be limited to the Declared Value shown plus an uplift of up to a maximum of 50%. This endorsement only applies to the Buildings and Contents shown in the Schedule of Insurance.

How to make a Claim

Claim Notification – 01622 755218

- If you need to make a claim, call this Helpline and we will guide you through the process to follow.
- You can also email info@beechunderwriting.co.uk

To maintain a quality service, telephone calls may be monitored or recorded.

How to Make a Complaint

Beech Underwriting Agencies Ltd and your insurers aim to provide the highest standard of service to every customer. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

If you have any questions or concerns about your policy you should in the first instance, contact your agent. In the event you remain dissatisfied and wish to make a complain, you can do so at any time. Making a complain does not affect any of your legal rights.

You can contact us by post, email & telephone;

Post: Complaints Officer, Beech Underwriting Agencies Ltd, Room 30, Maidstone Innovation Centre, Gidds Pond Way, Kent Medical Campus, Maidstone, ME14 5FY

Telephone: +44 (0) 1622 755218

Email: info@beechunderwriting.co.uk

If your complaint cannot be resolved within two weeks, or if you have not received a response within two weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

Post: Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Telephone: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or if you have not received a written final response within eight weeks from the date Beech Underwriting Agencies Ltd received your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will independently consider your complaint free of charge. Their contact details are

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note:

- You must refer your complaint to the Financial Ombudsman Service within six month of the date of the final response



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- The Financial Ombudsman Service will normally only consider a complaint from a private individual or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees

How to Cancel Your Policy

You may cancel this insurance at any time by contacting your broker or insurance intermediary, whose name you can find under 'Your Policy'.

You also have 14 days from receipt of your policy documents to decide if the cover provided meets your needs. If you decide that it does not, then provided you return your policy documents to your broker or insurance intermediary and no claims have been made or are pending, we will refund your premium in full.

Regulation & Compensation

Beech Underwriting Agencies Ltd (part of Brown & Brown (Europe) Limited) is authorised and regulated by the Financial Conduct Authority firm reference number 304391. Registered No: 04198812 in England. Registered office: 7th Floor, Corn Exchange, 55 Mark Lane, London, EC3R 7NE

All insurers for your policy (as detailed on the Schedule of Security) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, unless otherwise stated. This can be checked on the FCA's register by visiting the FCA's website at <https://register.fca.org.uk/> or calling them on 0300 500 8082.

Beech Underwriting Agencies Ltd and your insurers (as detailed on the Schedule of Security) are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we or your insurers cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.



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Schedule of Security:

Beech Underwriting Agencies Ltd Proportion:	100 %
Binding Authority Number:	B079924KI120503 B&B
Insurer:	Insurer Percentage:
Chaucer 1084	100%