

Policy Schedule Statement of Fact

Beech Underwriting Terrorism Insurance

This Policy Schedule Statement of Fact is a record of information provided by you or your Broker, Intermediary or Agent acting on your behalf and any assumptions made about you and/or your business.

We assume that you have conducted reasonable searches for all relevant information held:

- (a) within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- (b) by any other person (such as your Broker, Intermediary or Agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in this Policy Schedule Statement of Fact

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

You must check all the information in this Policy Schedule Statement of Fact and tell your Broker, Intermediary or Agent acting on your behalf immediately if any details are incorrect, incomplete or have been omitted. Failure to do so may mean that your insurance policy is not valid or that all or part of your claim(s) will not be paid.

If any changes in circumstances arise during the period of insurance please provide full details to the Broker, Intermediary or Agent acting on your behalf.

Your Broker, Insurance Intermediary or Agent:

Name:	Brown & Brown 8206 (GBP)
Address:	314-316 Bournemouth Road, Poole, BH14 9AP, United Kingdom
Telephone Number:	
Email Address:	insurersreconciliation@bbrown.com

Our acceptance is based on the information presented to us being a fair presentation of you, your property and your business.

It is important that you understand that Insurers may treat policies as if they had never existed and decline all claims if you provide false or misleading information, withhold important information or fail to advise of any change to the information you have provided.

Please note that 'you' or 'your' in the context of these questions and this proposal means the person(s) named Policyholder and/or any other director or partner of the named Policyholder.

All questions and statements apply to the whole of the proposal and any policy effected subsequently. We try, where possible, to prevent repetition. This means that information shown in a particular section of cover is relevant to us and your Insurers for all sections of cover.

General Questions:

Have you ever had an insurance policy cancelled, declined, refused at renewal, or issued subject to special terms?	No
Are there any locations outside the UK?	No
Have you made any insurance claims or experienced any losses, incidents, or threats within the last five years?	No
Have you ever been convicted of a criminal offence, or is any prosecution pending for any offence (excluding any motoring convictions and any offences which are spent under the Rehabilitation of Offenders Act 1974)?	No
Have you ever been declared bankrupt, insolvent, entered into liquidation, or do you have any outstanding County Court Judgments (CCJs)?	No

Policy Schedule

Beech Underwriting Terrorism Insurance

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

Your Policy:	
Policy Reference:	TER000083
Cover Start Date:	24 April 2026
Cover End Date:	23 April 2027 <i>(Both days inclusive at the local standard time of the Insured)</i>
Reason for Issue:	New Business
Date Issued:	22 April 2026

Your Details:	
Policyholder:	Amber Court Management (No 4) Limited
Correspondence Address:	15 Windsor Road Swindon Wiltshire SN3 1JP

Price Summary:		
Insurance Premium:	Insurance Premium Tax: (at the current rate)	Total: (Premium and IPT)
£129.63	£15.56	£145.19
Beech Underwriting Fee:		£10.00
Total Price:		£155.19

Insurer and Policy Wording

Policy Wording:

Policy Wording:	BUA Terrorism Wording - Convex - 2026
Policy Wording Reference:	BUA Terrorism Wording- Convex 0126

Insurer:

Insurer:	Convex Insurance (UK) Limited
Binding Authority Agreement Number:	B079925K1120479

Insurer Information:

Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 840616).
Registered Office 52 Lime Street, London, EC3M 7AF.
Registered in England Number 11796392.

Schedule of Total Sums Insured:

Buildings Declared Value:	£880,450.00
Buildings Sum Insured:	£1,188,608.00
Contents Sum Insured:	£50,000.00
Total Sum Insured:	£1,238,608.00

Excess:

Each and every claim:	£0.00
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Premises:						
Premises	Property Address	Location Type	Buildings Declared Value	Day 1 Percentage	Buildings Sum Insured	Contents Sum Insured
1	15 Windsor Road Swindon Wiltshire SN3 1JP	Residential	£880,450.00	35.00%	£1,188,608.00	£50,000.00

Conditions and Endorsements

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

Endorsements:

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

TERR02: Terrorism Extension 02

Standard Sub-Limits

It is hereby understood and agreed that the following coverage extensions are added hereto. Sub-Limits form part of and not in addition to the Sum Insured. Sub-Limits 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 Sub-Limits.

Seepage and/or pollution write back

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 value any one occurrence and in the aggregate

Denial of Access

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

Utilities

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

Increased Cost of Working

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

Never to exceed £5,000,000 any one occurrence and in the aggregate combined in respect of the above sub-limits per declaration.

Residential Alternative Accommodation

33.3% of the building sum insured any one occurrence and in the aggregate

Contract Works

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

Goods In Transit

10% of declared scheduled location value any one occurrence and in the aggregate or £100,000, whichever the lesser (UK Only)

Customer Goods on Premises

10% of declared scheduled location value any one occurrence and in the aggregate or £100,000, whichever the lesser

Property Stored at Third Party Locations

10% of declared scheduled location value any one occurrence and in the aggregate or £100,000, whichever the lesser (Excluding London E1, EC1, EC2, EC3, EC4, E14, SE1, SW1, W1, WC1 & WC2 & Manchester M1)

Terrorism Cyber (LMA5378)

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

(Property Damage Only)

Looting Post Damage

10% of declared scheduled location value any one occurrence and in the aggregate or £250,000, whichever the lesser
(Property Damage Only)

Capital Additions

10% of declared scheduled location value any one occurrence and in the aggregate or £500,000, whichever the lesser
(Excluding London E1, EC1, EC2, EC3, EC4, E14, SE1, SW1, W1, WC1 & WC2)

Suppliers/Customers BI Extension

10% of declared scheduled location value any one occurrence and in the aggregate or £1,000,000, whichever the lesser

Emergency Overnight Hotel Accommodation

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

Loss of Metered Water

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

Emergency Call out Costs

10% of declared scheduled location value any one occurrence and in the aggregate or £250,000, whichever the lesser
(Applies Post Event Only)

How to make a Claim:

To make a claim, please contact:

Email: info@beechunderwriting.co.uk

Helpline Tel: 01622 755218 - call this Helpline and we will guide you through the process to follow.

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

How to make a Complaint:

Our aim is always to provide you with the best possible service. If you feel that we have not provided that service or made an error, then please advise us in the first instance. We will take your complaint seriously and do our best to investigate and resolve it as quickly as possible. We have established the following Complaints handling procedure to ensure that this happens:

Address:

Convex Insurance UK Limited
52 Lime Street
London
EC3M 7AG

Telephone number: +44 (0)7919 603210

Email: complaints@convexin.com

We will acknowledge your complaint promptly and we will let you know who will be handling your complaint and provide you with their contact details.

Alternatively, you may contact:

Lorraine Mullins, the Chief Compliance Officer of Convex Insurance UK Limited by letter or by email at

Email: lorraine@convexin.com

All complaints are reported to, and overseen by, the Chief Compliance Officer. If we get a complaint or have done something wrong or failed to do something well, we will do our best to put it right and to learn from it by root cause

analysis (this is where Convex Insurance UK Limited will sample a selection of complaints and what caused them then to address the causes of the complaints as explained further). We will make sure that we investigate and establish what went wrong and why. We will then work out what we need to do to prevent that happening in the future and consider whether any other customers could have been affected. Irrespective of whether we have had complaints we will report regularly on complaints and root cause analysis and remediation in our management information to the executive management committees and to the Board of Convex Insurance UK Limited.

We aim to resolve your complaint within eight (8) weeks, however, if we are unable to do this or you are dissatisfied with our response you may have the right to refer your complaint to the Financial Ombudsman Service. Their contact details are as follows:

Address:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR, United Kingdom.
Telephone number: 0800 023 4567 or 0300 123 9123.
E-mail: complaint.info@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk/>

The Financial Ombudsman Service is an independent service in the UK for settling disputes between clients and businesses within the financial services industry.

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

Convex Insurance UK Limited 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 Convex Insurance UK Limited 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.

Authorised Signature:

This insurance is Underwritten by Convex Insurance UK Limited.

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



Daniel Berry

Chief Underwriting Officer, Brown & Brown (Europe)
Beech Underwriting Agencies Ltd