



# Your renewal

## 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.
- 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.

## What's enclosed

- Your statement of fact

## 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
- We may have amended your terms and conditions so please carefully check the Endorsements and Excesses stated in this document.
- 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.

## Your broker's details

Name	CHAMBERS & NEWMAN
Agency number	6523298

# Your schedule

## Management Liability Insurance

### Your details

<b>The insured</b>	145 Drury Lane (Management) Ltd
<b>Correspondence address</b>	Apartment 51 145 Drury Lane London United Kingdom WC2B 5TA

### 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 renewal premium

Premium	£ 459.26
Insurance Premium Tax (IPT) at the current rate	£ 55.11
<b>Total amount payable</b>	<b>£ 514.37</b>

### Your period of insurance

Date this policy starts	01 January 2024
Date this policy expires	31 December 2024
Next renewal date	01 January 2025

### Your business details

Type of company or organisation	Private Limited Company
Your Business	Resident Association
Number of locations	51
Number of employees	2

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

► The number of properties covered under your residents association agreement, e.g. the number of apartments in a building

### Your covers

section		limit of liability	excess
Directors' and officers' or trustees liability	✓ covered	£1,000,000	Nil
Employment practices liability	✓ covered	£100,000	£10,000
Company/charity, clubs and associations legal liability	✓ covered	£1,000,000	£2,500
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.

### Crime cover exclusion (MLP 016)

Under the Company legal liability section of **your policy** under 'What is covered' the following covers are deleted:

- Employee dishonesty cover
- Telephone fraud cover
- Third party electronic funds transfer cover
- Third party fraud or forgery cover

## MLP 587 - Policy Enhancements

### Pollution claims clean up costs cover amendment

Where shown as covered in **your** schedule, under the Company legal liability section of the **Policy**, What is covered, **Pollution claims clean up costs cover**, the limit is increased to £30,000 for any one **claim**. This is also the most **we** will pay for all **Pollution claims clean up costs cover claims** in any one **period of insurance**.

### Loss of documents cover amendment

Where shown as covered in **your** schedule, under the Company legal liability section of the **Policy**, What is covered, **Loss of documents cover**, the limit is increased to £125,000 for any one **claim**. This is also the most **we** will pay for all **Loss of documents cover** in any one **period of insurance**.

### Circumstance investigation costs cover amendment

Under the Directors and officers liability and Company legal liability sections of the **Policy**, What is covered, **Circumstance investigation costs cover**, the limit is increased to £75,000. This is also the most **we** will pay for all **Circumstance investigation costs cover** claims in any one **period of insurance**.

### Compensation for court attendance cover amendment

Under the Directors and officers liability, Employment practices liability and Company legal liability sections of the **Policy**, What is covered, **Compensation for court attendance cover**, the limit is increased to £300 per day.

### Negative social media crisis public relations costs cover amendment

Where shown as covered in **your** schedule, under the Company legal liability section of the **Policy**, What is covered, **Negative social media crisis public relations costs cover**, the limit is increased to £100,000 for any one **claim**. This is also the most **we** will pay for all **Negative social media crisis public relations costs cover** in any one **period of insurance**.

### Employment practices liability - rradar advice Excess waiver

Where shown as covered in **your** schedule, under the Employment practices liability section of **your Policy**, the **excess** shown in the Schedule shall not apply where **you** have registered with rradar, activated your account (set Password) and sought and followed the advice of rradar's legal advice line service in relation to any grievance or dispute, disciplinary action, proposed dismissal, redundancy or any other matter that may trigger an **Employment practice claim** under the **Policy**.

### Policy Territories Amendment

Under Meanings of defined terms, Meanings which apply to the Employment practices liability section of the **Policy**, **Policy territories** is amended to read – Worldwide other than the United States of America

Under Meanings of defined terms, Meanings which apply to the Company legal liability section of the **Policy**, **Policy territories** is amended to read – Worldwide other than for regulatory issues. Worldwide for Safety legislation claim, European Union for all other regulatory claims.

## Redundancy exclusion (MLP 123)

Under the Employment practices liability section of **your policy**, **we** will not cover any **claim**, **loss** or **investigation** caused by the redundancy of any **employed person**