

**Private and confidential**  
Chambers & Newman Ltd  
Colette House  
52 - 55 Piccadilly  
London  
W1J ODX

24/10/2023

## Your Zurich Inspection Contract and Plant Protection Policy Renewal

**Your Reference** Simon Glover

**Our Reference** Georgia Clifford

**Policy Number** NPA14023

**The Insured** 145 Drury Lane (Management) Ltd

Dear Simon,

Your policy is due for renewal on 31 December 2023 and we invite you to renew the cover at the total amount stated below.

Renewal is offered on the same terms as your existing contract unless varied as detailed below.

**Please find attached renewal documents. Renewals is invited at:-**

<b>Inspection Fee (excluding VAT)</b>	<b>£1,371.23</b>
<b>VAT (at 20.0%)</b>	<b>£274.25</b>
<b>Insurance Premium (excluding Insurance Premium Tax)</b>	<b>£369.24</b>
<b>Insurance Premium Tax</b>	<b>£44.31</b>
<b>Total Amount Due</b>	<b>£2,059.02</b>
<b>Commission Rate</b>	20.00%

There is no adjustment due to changes in the plant inspected during the last period



### Contact Details

You can go online or contact us directly.



**Call us on**  
0121 697 4445

We may record or monitor calls to improve our service.



**Email us at**  
[georgia.clifford@uk.zurich.com](mailto:georgia.clifford@uk.zurich.com)



**Visit us at**  
[www.zurich.co.uk/engineering](http://www.zurich.co.uk/engineering)



**Write to us at**  
Zurich Insurance  
The Colmore Building, 20 Colmore Circus Queensway  
Birmingham  
B4 6AT



The fee provides for the inspection service to be undertaken between 08:00 hours & 17:00 hours Monday to Friday (except public holidays).

The fee and premium is the charge for the contract held by yourselves for the above policy and is to be read in conjunction with the policy document and endorsement wordings. The policy documents are available on [www.zurich.co.uk/engineering](http://www.zurich.co.uk/engineering), where the policy summary along with the annexes are also located for your reference.

Where terms have been offered for optional covers or variations to the expiring contract, cover will not be operative for these options or variations until we have received written instructions to proceed with them.

## Fair Presentation of the Risk

This policy has been issued unless otherwise stated within the policy schedule on the following understanding:

a) The following material facts are true:

No owner, director, business partner or family member involved in the business:

- i) has ever had a proposal or renewal for insurance declined or cancelled; a policy voided, withdrawn or suspended, or special terms imposed by any insurer
- ii) has ever been convicted of, or charged (but not yet tried) with any criminal offence other than motoring offences or offences that are spent under the Rehabilitation of Offenders Act 1974
- iii) has ever been the subject of a winding-up order or company/individual Voluntary arrangement with creditors; or been placed into administration, administration receivership or liquidation.

b) That all other material facts, in addition to a) above, have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.

If you do not comply with the above and any such non-disclosure or misrepresentation by you is:

- i) Proven by us to be deliberate or reckless we may:
  - 1) avoid the policy which means that we will treat it as if it had never existed and refuse all claims, in which case we will not return the premium paid by you; and
  - 2) recover from you any amount we have already paid for any claims including costs or expenses we have incurred.
- ii) Not deliberate or reckless, the policy may be affected in one or more of the following ways depending on what we would have done if we had known about the facts which you failed to disclose or misrepresented:
  - 1) if we would have not provided you with cover we have the option to:
    - A) avoid the policy which means that we will treat it as if it had never existed and repay any premium paid; and
    - B) recover from you any amount we have already paid for any claims including costs or expenses we have incurred
  - 2) if we would have applied different terms to the cover we will have the option to treat the policy as if those different terms apply. We may recover any payments made by us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
  - 3) if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.

A "material fact" would be a circumstance or representation that would influence our judgment in determining whether to take the risk and, if so, on what terms. If you are in any doubt where a particular fact is material you should declare it.

Please ensure that all of the information recorded in this document is correct and complete. If there are any inaccuracies or omissions please inform us immediately. Failure to do so could result in the policy being avoided, written on different terms and/or a higher premium being charged.

Yours sincerely

Engineering

Zurich Management Services Limited Registered in England and Wales no. 2741053. Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113 ZCYE547.05 (01/23)

# Inspection Contract and Plant Protection Policy Schedule

Policy Number	NPA14023		
Date Issued	24/10/2023		
Branch	REI		
Our Ref	Engineering		
The Insured	145 Drury Lane (Management) Ltd		
The Insured's Postal Address	145 Drury Lane & 10 Wild Street London WC2B 5TA		
The Agent	Chambers & Newman Ltd		
Period of Insurance	From	12.00 hrs 31 December 2023	To 12.00 hrs 31 December 2024
	and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium.		
Renewal Date	31 December 2024		
Policy Form Ref	ZCYC99AA		
Current Annual Fee/Premium	£1,740.47 excluding tax		
Inspection Fee (excluding VAT)	<b>£1,371.23</b>		
VAT (at 20.0%)	<b>£274.25</b>		
Insurance Premium (excluding Insurance Premium Tax)	<b>£369.24</b>		
Insurance Premium Tax (at 12.0%)	<b>£44.31</b>		
Total Amount Due	<b>£2,059.02</b>		

<b>Plant Location</b>	<b>Description of Plant</b>	<b>Cover Code</b>	<b>Limit of Liability</b>
Details as lodged With the Company	Lifting and Handling Electrical and Mechanical	SUD SUD	£500,000 £500,000

**Excess**

The first £50

**Additional Clauses Applicable**

This Policy has been issued on the basis of information provided to and held by the Company and is subject to any alterations required following initial inspections by the Company's Engineer Surveyors.

Insurance cover provided by this Policy is for Plant which is currently inspected or has been notified as requiring inspection under the Inspection Contract. Newly acquired Plant of a similar nature is also covered provided that it is the intention to inspect such Plant hereunder. Cover is subject to satisfactory technical reports from the Company's Engineer Surveyors.

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ZCYE547.04 (01/23)

# Inspection Contract and Plant Protection

Renewal V.A.T. Invoice

V.A.T. 107 8316 77

<b>Policy Number</b>	NPA14023			
<b>Date Issued</b>	24/10/2023			
<b>Branch</b>	REI			
<b>Our Ref</b>	Engineering			
<b>The Insured</b>	145 Drury Lane (Management) Ltd			
<b>The Insured's Postal Address</b>	145 Drury Lane & 10 Wild Street London WC2B 5TA			
<b>The Agent</b>	Chambers & Newman Ltd			
<b>Period of Insurance</b>	From	12.00 hrs 31 December 2023	To	12.00 hrs 31 December 2024
	and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium.			
<b>Renewal Date</b>	31 December 2024			
<b>Policy Form Ref</b>	ZCYC99AA			
<b>Current Annual Fee/Premium</b>	£1,740.47 excluding tax			
<b>Renewal Fee/Premium Breakdown</b>				
<b>Inspection Fee (excluding VAT)</b>	<b>£1,371.23</b>			
<b>VAT (at 20.0%)</b>	<b>£274.25</b>			
<b>Insurance Premium (excluding Insurance Premium Tax)</b>	<b>£369.24</b>			
<b>Insurance Premium Tax (at 12.0%)</b>	<b>£44.31</b>			
<b>Total Amount Due</b>	<b>£2,059.02</b>			

This VAT invoice replaces all previous invoices issued for this period

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ZCYE547.04 (01/23)

# Inspection Contract and Plant Protection

Endorsement V.A.T. Invoice

V.A.T. 107 8316 77

<b>Policy Number</b>	NPA14023
<b>Date Issued</b>	24/10/2023
<b>Branch</b>	REI
<b>Our Ref</b>	Engineering
<b>The Insured</b>	145 Drury Lane (Management) Ltd
<b>The Insured's Postal Address</b>	145 Drury Lane & 10 Wild Street London WC2B 5TA
<b>The Agent</b>	Chambers & Newman Ltd
<b>Effective Date</b>	31/12/2022
<b>Adjustment Fee/Premium Breakdown</b>	
<b>Additional Inspection Fee</b>	Nil
<b>V.A.T. at 20.0%</b>	Nil
<b>Additional Insurance Premium</b>	Nil
<b>IPT at 12.00%</b>	Nil
<b>Total Amount Due</b>	Nil

This VAT invoice replaces all previous invoices issued for this period