



Your renewal schedule

Management Liability Policy

Important information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us.
- The policy wording, schedule and any endorsements should be read together as they show the cover we are providing to you.
- You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.
- You must tell us if any of the following apply:
 - You or any of your directors, trustees, officers or employees are aware of any fact or circumstance that may lead to a claim under your policy.
 - You have had claims in the last 12 months.
 - You have made any redundancies in the last 6 months or you plan to make any redundancies in the next 12 months.
 - You have not made a profit in the last 12 months.
 - Your turnover has increased by more than 50% in last 12 months.
- If you do not tell us about any changes then your policy may not protect you in the event of a claim.

What you need to do next

- Please read this document carefully to check the details are correct and that the level of cover meets your needs.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- You must tell your insurance adviser if there have been any changes that may influence us in offering this renewal and the terms provided.

Your documents

Please contact your insurance adviser if you require a copy of your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

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Your policy schedule

Your details

The insured	Kensington Hall Gardens Ltd
Registered address	Flat 11 Kensington Hall Gardens Beaumont Avenue London W14 9LS

☛ **The insured** is the 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	£268.86
Insurance Premium Tax (IPT) at the current rate	£16.14
Total amount payable	£285.00

Your period of insurance

Date this policy starts	12 July 2015
Date this policy expires	11 July 2016
Renewal date	12 July 2016

Your business details

Type of company or organisation	Company
Business sector	Property Owners or Managers
Turnover	£1

Your covers

section		limit of liability	excess
Directors' and officers' liability	✓ covered	£1,000,000	nil
Employment practices liability	✗ not covered	<i>This section is not included in your policy</i>	
Company legal liability	✓ covered	£1,000,000	£2,500

☛ In the event of a claim, you are responsible for the **excess** for the relevant section. The excess applies to each and every claim including defence costs.

Endorsements that apply to your policy

Any words in **bold blue** print are defined terms and 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.

F01 - Specific matters exclusion

Under the Company legal liability section of **your policy we** will not cover any **claim, loss** or **investigation** caused by any matter notified under Ace **claim** number 9724200256

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033 - Policy amendment

Your policy is amended as follows:

Under the Company legal liability section of your policy you will only need to pay the excess shown for Employee dishonesty claims.



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