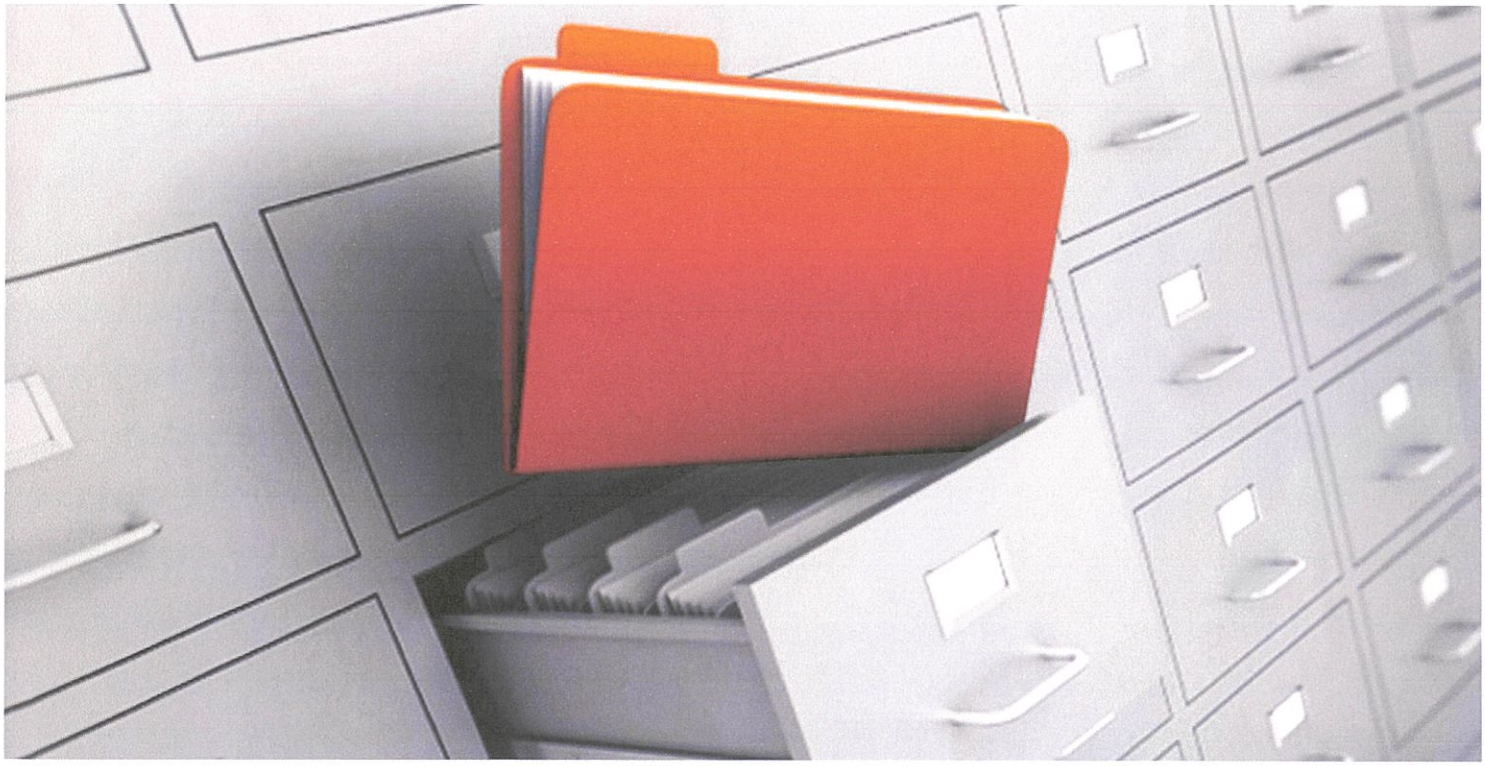
XL CATLIN

D&O 2018

Policy Schedule



Prepared for: Allison Court Management Ltd

1. SCHEDULE

The **Organisation** has submitted to the **Insurer** on behalf of itself and the **Insured** the **Proposal** and declarations which it is agreed shall be the basis of, and be incorporated into, this policy and in consideration of the **Premium** paid or to be paid by the **Organisation**, the **Insurer**, the **Insured** and the **Organisation** agree as follows subject to the terms, conditions, exclusions, exceptions and limitations of this policy.

Policy Number	DQ0264137
1) Organisation	Allison Court Management Ltd
Address	Allison Court Cheney Manor Road Swindon, SN2 2PF, United Kingdom and its **Subsidiaries**
Business Description	Residents Association
No. of Flats / Properties	8
2) Period of Insurance	From: 20 June 2018 To: 20 June 2019 both days at 00:01 a.m.
Insurer	XL Catlin Insurance Company UK Limited

3) Limit of Indemnity		£500,000	in the aggregate, within and as part of which there shall be sub-limits as follows:
	(a)	£500,000	in the aggregate in respect of **Investigation Costs and Expenses** (Clause 2.2(c))
	(b)	£500,000	in the aggregate in respect of **Criminal Defence Costs and Expenses** (Clause 2.2(d))
	(c)	£500,000	in the aggregate in respect of **Pollution and Contamination Defence Costs and Expenses** (Clause 2.2(e))
	(d)	£250,000	in the aggregate in respect of **Retirement Run-off** cover (Clause 6.4)
	(e)	£50,000	in the aggregate in respect of **Fidelity** (Clause 6.9)
	(f)	£10,000	in the aggregate in respect of **Loss of Documents** (Clause 6.10)
	(g)	£25,000	any one **Insured** limited to £100,000 aggregate in respect of **Identity Theft** (Clause 6.7)
4) Deductible		Nil	
		£500	each **Claim** in respect of Fidelity (Clause 6.9)
		£500	each **Claim** in respect of Loss of Documents (Clause 6.10)
5) Premium (including IPT)		£190.48	

cont.

6) Territorial Limits	Worldwide (excl. USA & Canada)		
7) Underwriting Basis	Statements of Fact ☒	Proposal Form ☐	
Policy Wording	Angel Underwriting Trustee Indemnity Liability Policy Wording 02/08		
8) Endorsements	Sanctions Exclusion Clause CAU539 GL SEC/DO		
Subjectivities	N/A		

Signed:

On behalf of XL Catlin Insurance Company UK Limited

Date: 20 June 2018

Legal Helpline

Available Monday to Friday from 9 a.m. to 5 p.m. for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

Telephone DAC Beachcroft LLP on 0117 918 2755

Advice on the Helpline is at no charge for the first 30 minutes only and is not otherwise recoverable from **Insurers**. Advice given will not include whether or not there might be a notifiable circumstance or claim under the policy, any issues concerning the validity of the policy, or any policy coverage issues. Calls to the Helpline do not and cannot compromise any form of notification to **Insurers** such as may be required under this policy.

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Complaints

XL Catlin Insurance Company UK Limited is dedicated to providing a high quality service and wants to ensure that it maintains this at all times. If you feel that XL Catlin has not offered a first class service or if you have any questions or concerns about the policy or the handling of a Claim you should, in the first instance, contact your broker through whom this insurance was placed.

If you are unable to resolve the situation and wish to make a complaint, you can do so at any time by referring the matter to:

Compliance Officer
XL Catlin Insurance Company UK Limited
20 Gracechurch Street
London
EC3V 0BG

Tel No: 020 7743 8487
E-mail: xlcatlinukcomplaints@xlcatlin.com

Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel No: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk

Further details will be provided on request and at the appropriate stage of the complaints process.

About XL Catlin

XL Catlin is the global brand used by XL Group plc's (NYSE:XL) insurance and reinsurance companies which provide property, casualty, professional and specialty products to industrial, commercial and professional firms, insurance companies and other enterprises throughout the world.

We're strong. So we can respond when clients need us the most. Consistent equity capitalization, steady growth in gross premium written (GPW) and disciplined underwriting contribute to a solid financial foundation. We have a robust balance sheet and conservative financial profile.

With a significant presence in all of the world's major re/insurance markets, we understand global demands and local needs. We bring an incredible blend of people, products, services and technology to help businesses move forward.

Clients look to XL Catlin for answers to their most complex risks and to help move their world forward. To learn more, visit xlcatlin.com

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Endorsement

Sanctions Exclusion Clause

This endorsement, effective 00:01 a.m. 20 June 2018 attaches to and forms part of Policy Number: DQ0264137

In the name of: Allison Court Management Ltd

Sanctions Exclusion Clause
CAU539 GL SEC

It is hereby understood and agreed that the following exclusion is applicable to all sections of the policy.

The **Insurer** shall not provide any benefit under this policy to the extent of providing cover, payment of any **Claim** or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of XL Catlin Insurance Company UK Limited

Date: 20 June 2018

STATEMENTS OF FACT for risk number DQ0264137 Dated: 20 June 2018

Applicant: Allison Court Management Ltd

IMPORTANT INFORMATION FOR THE APPLICANT

In making this offer of insurance the **Insurer** has relied upon the information provided by or on behalf of the Applicant and which is set out in the Statement of Facts below. Please therefore ensure that you make proper enquiries, check the Statement of Facts carefully and let the **Insurer** know immediately if it contains any errors or if any of the information required by the **Insurer** prior to the inception of the **Policy** has changed.

If it later transpires that:

(a) any information contained in the Statement of Facts was known or ought reasonably to have been known to be incorrect or has been misrepresented; or

(b) any information which was required by the **Insurer** was not disclosed

then the **Insurer** reserves the right to modify the **Policy** terms and conditions, charge an extra premium or to declare the **Policy** void from the beginning.

Words specially defined in bold type are defined in the Policy Wording and have the same meaning wherever they appear.

THE APPLICANT CAN CONFIRM THAT

It is domiciled in the United Kingdom; and

All properties are located in the United Kingdom; and

It operates strictly on a not for profit basis and for the benefit of its members; and

It is NOT a professional Property Management Company; and

Other than a renewal of the policy it is not presently insured with XL Catlin Insurance Company UK Limited; and

It has procedures in place to control all incoming and outgoing money and carries out checks at regular intervals to ensure all cheques and other outgoing funds have been properly drawn and correctly accounted for.

WITH REGARD TO THE APPLICANT'S PREVIOUS EXPERIENCE THE APPLICANT CAN CONFIRM

The Applicant, or its Trustees, Directors, Officers, Committee Members or Managers, are not aware of any claim(s) that have been made in the past, or any circumstance(s) that could give rise to a claim being made in the future, against any of its Trustees, Directors, Officers, Committee Members or Managers acting in their capacity as a Trustee, Director, Officer, Committee Member or Manager of the Applicant or any other company or organisation, involving the following:

- its employees or volunteers (including but not limited to Employment Tribunals)
- its customers
- its former or current trustees, directors, officers, committee members, managers or shareholders
- Government authorities e.g. Charities Commission, HM Revenue & Customs, Department of Business, Enterprise and Regulatory Reform, Environment Agency
- accountants, liquidators or receivers

or any other person or entity not mentioned above.

This is regardless of whether or not the claim(s) or circumstance(s) has been notified to a current or previous Insurer

THE APPLICANT CAN CONFIRM THAT

DATA PROTECTION

It consents to the **Insurer** or its representatives using the information the **Insurer** may hold about the Applicant for the purpose of providing insurance and handling claims and to process sensitive personal data about the Applicant where this is necessary in compliance with the Data Protection Act 1998. This may necessitate providing such information to third parties.