



Terrorism Policy Schedule

Prepared for:

Concept Management Consulting Limited

Important Information for the Broker

By accepting this quotation **You** are confirming that **You** are acting as the duly authorised agent for the party named in the **Policy Schedule** who is making this application for insurance (the "Applicant") and that **You** are authorised to warrant on behalf of the Applicant that;

- all of the information contained in this proposal is true and that all information required has been disclosed to **Us**; and
- **We** will be notified immediately if the Applicant becomes aware of any change to the information supplied.

You are also confirming you have explained to the Applicant;

- the information provided will be relied upon by **Us** in deciding whether, and upon what terms, to offer insurance; and
- that **We** have the right to modify or withdraw any offer of insurance in the event that there is any change to the information supplied.

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

Schedule

Policy Number	TA0627724		
Insured	Concept Management Consulting Limited		
Postal Address	Royal House Tennyson Street Bolton, BL1 3HW, United Kingdom		
Period of Insurance	From: 15 July 2024 To: 15 July 2025 both days at 00:01 a.m.		
Premises	As per schedule of Insured property attached		
Premium	£181.75		
United Kingdom Insurance Premium Tax at 12%	£21.81		
Total Premium	£203.56		
Wording	ANGEL – Terrorism Feb 2023		
Underwriting Basis	Statements of Fact	<input checked="" type="checkbox"/>	Proposal Form <input type="checkbox"/>
Choice of Law and Jurisdiction	Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Insurers to be subject to English Law and subject to the exclusive jurisdiction of the Courts of England and Wales		
Territory	The United Kingdom of Great Britain, the Channel Islands and Isle of Man as detailed herein		
Endorsements	Exclusion – Liability TER112d LIAB Exc/TER Exclusion – Personal Accident TER113d PA Excl/TER		
Subjectivities	N/A		
OPERATIVE CLAUSES			
Damage	Limit	Reinstatement basis – as per schedule attached	
	Excess	Nil	
Business Interruption Section	Limit	Reinstatement basis – as per schedule attached	
	Excess (Threat / Action of a civil or military authority)	24 hours	

Liability Not Insured	Limit	N/A
	Excess	N/A
Group Personal Accident Not Insured	Limit	N/A
	Excess	N/A

Brand Rehabilitation	A maximum of 10% of the Business Interruption limit or £250,000 whichever the lesser, any one occurrence and in the aggregate for the period.
Alternative Accommodation for Domestic Pets	£15,000 any one occurrence

Application of Associated Policy	This Policy is subject to the same terms and conditions, definitions, clauses and exclusions as the corresponding Associated Policy for which a claim is made under this Policy . For the avoidance of doubt, in the event of a conflict between the terms of an Associated Policy and the terms of this Policy , for the purposes of this Policy the terms of this Policy shall prevail.
Associated Policy	This Policy will only respond if the Associated Policy is maintained in full effect for the duration of the Period of insurance . If it later transpires that the Associated Policy has not been maintained in full force for all or some of the Period of insurance the cover provided to You under this Policy shall only apply whilst the Associated Policy was in full force and effect. The premium payable for this Policy is not refundable even if the Associated Policy expires or is cancelled before the end of the Period of insurance .

Signed:

On behalf of Angel Risk Management Limited

Date: 10 July 2024

Notification of Claims and Circumstances to

Claims Director
Angel Risk Management Limited
Ground Floor
Marlborough House
Victoria Road South
Chelmsford
Essex, CM1 1LN

Telephone: 01245 343630
Email: claims@angelriskmanagement.com
Web: www.angelriskmanagement.com

Complaints

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that **We** have 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:

Complaints Department
Angel Risk Management Limited
Ground Floor
Marlborough House
Victoria Road South
Chelmsford
Essex, CM1 1LN

Telephone: 01245 343630
Email: complaints@angelriskmanagement.com
Web: www.angelriskmanagement.com

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

Location Schedule

Reinstatement basis

Policy Number: TA0627724
Insured: Concept Management Consulting Limited

Address	PostCode	Terrorism Zone	Building Value(s)	Declared Value(s) (£)					
				Content Value(s)	Business Interruption Value(s)	Loss of Rent Value(s)	Rent / Alt Accom Value(s)	ICOW / AICOW Limit	Total Declared Value(s)
Concept Management Consulting Limited , Royal House Tennyson Street Bolton BL1 3HW England	BL1 3HW	C	37,000	312,000	1,500,000	0	0	0	1,849,000
		Total	37,000	312,000	1,500,000	0	0	0	1,849,000

Schedule of Insurers' Participation

Insurer	Atrium Underwriters Limited for and on behalf of Lloyd's Syndicate AUW 0609	30.0000%
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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204834). **Our** registered office is Room 790, Lloyd's, 1 Lime Street, London, EC3M 7DQ. Registered in England No. 1958863.

Insurer	AXIS Specialty Europe SE (London Branch)	65.0000%
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We are a branch of AXIS Specialty Europe SE, which is authorised by the Central Bank of Ireland, and are subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. **Our** Principal Place of Business is: 4th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. AXIS Specialty Europe SE is incorporated in Ireland with its registered office at Mount Herbert Court, 34 Upper Mount Street, Dublin 2, Ireland. Registered in Ireland No. 353402SE.

Insurer	Apollo Syndicate Management Limited for and on behalf of Lloyd's Syndicate APL 1969	5.0000%
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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 660936). **Our** registered office is 1 Bishopsgate, London, EC2N 3AQ. Registered in England No. 9181578

Pursuant to Binding Authority Unique Market Reference Number	B087524A2665001
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You can check these out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768 and the Central Bank of Ireland's website www.centralbank.ie which includes a register of all the firms they regulate or by calling the Central Bank of Ireland on +353 (0)1 224 6000.

Terrorism Insurance

Endorsement 1

This endorsement, effective 00:01 a.m. 15 July 2024 attaches to and forms part of Policy Number: TA0627724

In the name of: Concept Management Consulting Limited

Exclusion – Liability

TER112d LIAB Exc

The following Operative Clause is deleted.

3.2 Liability

The following is then subsequently included within **Exclusions**;

We will not have any liability under this **Policy** for, or directly or indirectly arising out of, or in any way connected with any of the following:

(5.15) Liability

claims against **You** arising out of any;

- (i) **Bodily injury**; and
- (ii) **Damage**.

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

Signed:



On behalf of Angel Risk Management Limited

Date: 10 July 2024

Terrorism Insurance

Endorsement 2

This endorsement, effective 00:01 a.m. 15 July 2024 attaches to and forms part of Policy Number: TA0627724

In the name of: Concept Management Consulting Limited

Exclusion – Personal Accident

TER113d PA Excl

The following Operative Clause is deleted.

3.4 Personal accident

The following is then subsequently included within **Exclusions**;

We will not have any liability under this Policy for, or directly or indirectly arising out of, or in any way connected with any of the following:

(5.16) Personal accident

any claim by an insured person(s) for accidental bodily injury, illness or medical expenses.

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

Signed:



On behalf of Angel Risk Management Limited

Date: 10 July 2024

STATEMENTS OF FACT for risk number TA0627724

Dated: 15 July 2024

Applicant: Concept Management Consulting Limited

IMPORTANT INFORMATION FOR YOU

In making this offer of insurance **We** have relied upon the information provided by or on **Your** behalf which is set out in the Statement of Facts below. Please therefore ensure that **You** have made proper enquiries, checked the Statement of Facts carefully and inform **Us** immediately if it contains any errors or if any of the information required by **Us** prior to inception of the **Policy** has changed.

If it later transpires that:

(a) any of the 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 **We** required was not disclosed

then **We** reserve 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.

YOU CAN CONFIRM THAT:

You are a registered UK, Channel Islands, IOM Company / Trustee / Sole Trader / Entity; and True

NO business or other activities relating to:

- Defence or Diplomatic Services
- Security work for overseas governments
- Security work in or around countries in the middle east
- any security scanning, screening or other detection device; or any products used within the aviation industry (Relates to Liability Cover only); and True

You do NOT have any locations / buildings / premises relating to the following:

- An entertainment venue with a capacity of more than 1,500 persons
- A stadium with a capacity of more than 10,000 persons
- A transportation link e.g. airports, bridges, tunnels, dams, railway or underground stations
- A Central government, Embassy or Consulate building True
- A nuclear installation
- Religious belief (except in respect of incidental exposures, i.e. chapels in education establishments);

You do NOT have any premises which are private residences other than residential properties that are insured under a commercial policy; and True

You are NOT aware of any claim(s) that have been made in the past. True

YOU CAN CONFIRM THAT

DATA PROTECTION

You give Us or Our representatives consent to use the information **We** may hold about **You** for the purpose of providing insurance and handling claims and to process sensitive personal data about **You** where this is necessary in compliance with the Data Protection Act 2018 (DPA 2018). This may necessitate providing such information to third parties.