

LANSDOWN INSURANCE BROKERS

Lansdown House, Pittville Circus Road,
Cheltenham, Gloucestershire, GL52 2QE
Tel: 01242 524498 Fax: 01242 221191
Email: enquiries@lansdowninsurance.com
Website: www.lansdowninsurance.com

Mr D Michael
16 Springhill
Stroud
Gloucestershire
GL5 1TN

16 January 2019

Please Quote Ref: MIDX08

Dear Mr Michael

**Buildings Insurance - Mr David Michael
Covea Policy No - COFLA 31120**

Your insurance policy falls due for renewal on 11 February 2019 and we invite you to renew your policy for a further twelve months through Lansdown Insurance Brokers. Our renewal invitation and documents for the coming year are enclosed - please check them carefully to ensure that the cover meets your requirements.

Covea have recently updated their Policy Wording following the introduction of GDPR and this will be emailed to you shortly.

Having researched the market on your behalf, I have no hesitation in recommending renewal with your present Insurers who provide excellent cover at a competitive premium with a first class claims service.

If you wish to renew you may do so by any of the methods indicated on the payment slip – the premium can be paid by Direct Debit.

I would like to draw your attention to the Felt Roof condition added to the schedule.

If you have any questions or you require help at any time please do not hesitate to contact me or one of my colleagues who will be delighted to be of assistance:

**Email: flats@lansdowninsurance.com
Freephone: 0800 652 2638**

I look forward to receiving your kind instructions on or before the due date.

Yours sincerely



Sam Reed
Commercial Account Executive

Please visit our website at www.lansdowninsurance.com

Lansdown Insurance Brokers is a trading name of South Essex Insurance Brokers Ltd

Registered address: Beaufort House, Brunswick Road, Gloucester, GL1 1JZ. Registered in England.



Insurance Act

Where we arrange insurance wholly or mainly for purposes related to your property, trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk and will be deemed to know what should reasonably have been revealed by the search.

Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

The nature and basis of remuneration we receive for this policy is, when we sell you this policy we charge you a fee as agreed with you, the insurer pays us a percentage commission from the total premium, in addition if the type of policy we sell reaches a specific profit against a target the insurer also pays us a bonus.

Renewal Invitation

Covea Buildings Insurance – Policy No: COFLA 31120

Name of Insured: Mr David Michael

Risk Address: Coflats
59 Lansdown
Stroud
Gloucestershire
GL5 1BN

Renewal Date: 11 February 2019

Type of Property: Residential Flats

Construction: Converted

Age of Building: 1850

Number of Flats: 14

Buildings Premium	£1,302.27
Insurance Premium Tax	£156.27
Total Premium	£1,458.54

The premium is based on the following Sums Insured/Limits which have been index linked by 3.78% where applicable:

Buildings – Declared Value	£1,405,669
Buildings – Sum Insured <i>(includes an automatic uplift to cover inflationary increases following a claim)</i>	£1,874,178
Communal Contents	£25,000
Alternative Accommodation/Loss of Rent	£624,726
General Excess	£250
Subsidence Excess	£1,000

Additional information:

Terrorism Insurance: Not available through your building insurer for policies in the name of individuals who reside at the property, alternative arrangements can be made, please talk to us.

Optional Covers Available

- Home Emergency Cover now available *(See attached leaflet)*
- Terrorism *(Please contact us if required)*
- Valuation Service in association with Crawford's *(Please contact us for further details)*
- Lift Inspection/Insurance *(Please contact us for a quotation)*
- Personal or Landlords Contents of individual flats *(Please contact us for a quotation)*

Alternatively please visit our website at
www.lansdowninsurance.com

A Payment Slip is enclosed with your options

Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Lansdown Insurance Brokers, a trading name of South Essex Insurance Brokers Ltd ("**we**", "**us**" "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you are provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and will refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

We may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud, and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including Claims and Underwriting Exchange, and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at <https://www.lansdowninsurance.com/privacy-policy/> or contact our Data Protection Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE or on **01708 850000** or email dataprotection@seib.co.uk.

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Mr D Michael
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16 January 2019

Invoice No: MIDX08/11/02/19/FT

Description	Amount
Broker Ref: MIDX08FT02	
Policyholder: Mr David Michael	
Type of Cover: Buildings Insurance	
Effective Date: 11 February 2019	
Insurer: Covea	
Policy Number: COFLA 31120	
In respect of: Coflats, 59 Lansdown, Stroud, Gloucestershire, GL5 1BN	
	Premium: £1,302.27
	Insurance Premium Tax (IPT): £156.27
	TOTAL DUE: £1,458.54
Payment options:	
<ul style="list-style-type: none">• Cheque payable to Lansdown Insurance Brokers• Credit/Debit Card (excluding American Express)• Direct Debit on request• BACS to: <i>Barclays Bank plc</i> Sort Code: 20-20-23 A/C No: 00395587 A/C Name: <i>South Essex Insurance Brokers Ltd t/a Lansdown Insurance</i>	
Please quote reference: MIDX08	

Please visit our website at www.lansdowninsurance.com

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Demands and Needs & Important Information

The policy we select for you will be from our panel of leading insurance companies. All insurance policies are not the same, and our recommendations will not be based on price alone. On the basis of the discussions we have with you and the information you give us, we will endeavour to provide:

- the cover you require at a competitive premium
- cover with a reputable, financially secure company
- cover with a company that has a reliable claims service

Statement of Fact

The Statement of Fact is included with your documents, it is essential that all the information contained in this document is accurate. Please read it carefully and let us know immediately if there are any inaccuracies - failure to rectify a mistake could result in claims not being paid.

Clauses & Conditions

Your policy may have Clauses and Conditions Precedent. These are very important terms which you must comply with strictly. Failure to comply may invalidate your cover, even if there is no connection between a breach of these terms and the cause of the loss.

Duty of Disclosure

It is essential that you advise us of any 'material' facts that may influence the acceptance and assessment of your insurance. If your details or circumstances have changed since inception or last renewal please inform us immediately.

Key Facts

A Summary of the Policy cover is attached.

Documentation

All documents that are issued to you should be carefully checked and understood. Whilst every effort is made to ensure accuracy, certain assumptions may be made by insurance companies and it is important that errors are corrected immediately.

Claim Reporting

All claims should be reported to us or your insurers immediately they become apparent.

Employers Liability

If you have Employers Liability Insurance, all employees should have simple access to view a physical or electronic copy of the Certificate of Employers Liability Insurance.

Employers Liability Tracing Office

ELTO is an independent industry body set up to help employees who have suffered injury or disease at work to identify the relevant insurer quickly and efficiently. In order for this database to provide complete information, anyone who has Employers Liability Insurance is required to provide their Employer PAYE Reference Number (referred to as the ERN) and also details of any Subsidiary Companies.

Under-Insurance

Please carefully review the adequacy of your Sums Insured. In the event of under-insurance average will be applied and claims settlements reduced proportionately. For a Property Valuations please contact us.

Survey

Cover may be subject to the insurer carrying out a survey of your premises. This may result in requirements that will have to be completed within given timescales – failure to comply may result in amended terms, increased premiums or withdrawal of cover.

Subjectivity

The terms offered are based on no claims or incidents being reported between the date of this letter and the renewal date of the policy. If any claims or incidents are reported during this period the insurer reserves the right to amend the terms offered.

Terrorism

Where Terrorism Insurance is purchased it must be effected in respect of all property for which general insurance applies and which is eligible for Terrorism Insurance, whether or not insured by this policy. This is material information to Insurers in the provision of Terrorism Insurance Cover. If this is not the case, you will not be eligible for Terrorism Insurance and cover will not be provided, unless previously agreed exceptions apply, and you must advise us in writing as soon as possible (and, in any event, no later than 14 days from the date of this letter) in order to rectify the situation.

Eligible insurance includes property damage, business interruption, computer and electronic equipment, contract works, engineering plant, money, book debts, specified all risks, works of art, civil engineering, engineering erection all risks, machinery movement, contractors and plant and other plant on an all risks basis and goods in transit as part of a package policy.

PLEASE RETURN WITH PAYMENT

Thank you for choosing to renew your insurance policy with us.

Please return with your payment of £ to:

Lansdown Insurance Brokers
Lansdown House
Pittville Circus Road
Cheltenham
GL52 2QE

Buildings Insurance - Mr David Michael
Covea Policy No - COFLA 31120
Renewal Date - 11 February 2019

Payment options:

Credit/Debit Card (*excluding American Express*):

*Name on Card.....

*Type of Card..... (Visa, MasterCard, etc...)

*Card Number (16 digits):

Start Date: / (MM/YY) *Expiry Date: / (MM/YY)

*Security Code (last 3 digits on reverse of card): Issue Number:

Cheque payable to **Lansdown Insurance Brokers**

Direct Debit on request - Please contact us if you wish to set up monthly collections

By BACS - our account details are as follow:

Bank: *Barclays Bank plc*
Sort Code: **20-20-23**
A/C No: **00395587**
A/C Name: *South Essex Insurance Brokers Ltd t/a Lansdown Insurance*
Reference: **MIDX08**

Additional Information:

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Please tick if you would like:

A Receipt by email (save paper) – email address:

A Receipt by post

A quotation for other Insurance requirements – please give details

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