# Policy Statement of Fact

## Terrorism Insurance

Your Statement of Fact sets out the information you have provided to us through your insurance broker or intermediary and is the basis on which your insurance quotation has been provided. The information you have provided is used to determine whether we will accept your insurance and if so, the premium to be charged and the terms, conditions, and exclusions to be applied.

You must therefore ensure that all the information is correct and accurate. If it is not, you must contact your insurance broker or intermediary so it can be amended. Failure to update any information may result in your claim not being paid (either in full or in part) or could even invalidate your policy should you proceed where you have provided incorrect information to us.

For more information, please refer to the 'Duty of Fair Presentation and Misrepresentation' condition within your policy wording booklet.

| Statement of Fact: | |
|---|---|
| Have you been declared bankrupt or insolvent, subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 10 years? | No |
| Have you been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years? | No |
| Have you been convicted of, or is any prosecution pending for any offence (excluding any motoring convictions and any offences which are spent under the Rehabilitation of Offenders Act 1974)? | No |
| Have you ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required, or special conditions imposed by any insurer? | No |
| Have you ever had any previous Terrorism claims or losses? | No |
| Is the property/are any of the properties occupied by any of the following: Airport, Railway Station, Dock, Religious Buildings, A central government building, embassy or consulate building? | No |
| Are you domiciled in the United Kingdom, Channel Islands, Isle of Man or Gibraltar? | Yes |

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# Policy Schedule

## Terrorism Insurance

Beech Underwriting Agencies Ltd is authorised by the insurers to issue your policy schedule on their behalf.

### Your Policy Schedule

Your policy schedule details the cover that we are providing to you. Please ensure that the cover meets your needs and that the details are correct. If at any time you wish to review the cover or your circumstances change, please contact your insurance broker or intermediary. Failure to update any information may result in your claim not being paid (either in full or in part) or could even invalidate your policy.

Please refer to the ‘Duty of Fair Presentation and Misrepresentation’ condition within your policy wording booklet for full details.

| **Your Renewal Policy:** | | | |
|---|---|---|---|
| **Renewal Policy Reference:** | 084590TRA261 -3 | **Policy Wording Reference:** | BUA Terrorism Wording 2024 |
| **Issue Date:** | 30 June 2026 | **Reason for Issue:** | Renewal |
| **Cover Start Date:** | 09 July 2026 | **Cover End Date:** | 08 July 2027 |
| **Broker or Insurance Intermediary**: | Brown & Brown 8208 (GBP) | | |

| **Your Details:** | |
|---|---|
| **Insured:** | Viamed Ltd, Vandagraph Ltd, Vandagraph Sensor Technologies Ltd & Viamed Properties Ltd |
| **Correspondence Address:** | 15 Station Road<br>Cross Hills<br>KEIGHLEY<br>West Yorkshire<br>BD20 7DT<br>United Kingdom |

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| Price Summary: | | |
|---|---|---|
| **Insurance Premium:** | GBP | 259.43 |
| **Insurance Premium Tax (IPT) at the current rate:** | GBP | 31.13 |
| **Underwriting Fee:** | GBP | 20.00 |
| **Total:** | GBP | 310.56 |

## The property covered by this Renewal Policy:

**Address:** Please refer to the Location Schedule

## Schedule of Total Sums Insured:

(The difference between the Declared Value (s) specified in the attached Schedule and the underlying limit(s).
In the event of there being more than one location please see attached endorsement.)

| | | | |
|---|---|---|---|
| **Buildings** | GBP | 1,582,102 | |
| **Contents** | GBP | 85,000 | inc Floating SI GBP 85,000 |
| **Stock** | GBP | 900,000 | inc Floating SI GBP 900,000 |
| **Business Interruption** | GBP | 1,690,000 | inc Floating SI GBP 1,690,000 |
| **A.I.C.O.W** | GBP | 50,000 | inc Floating SI GBP 50,000 |
| **Total Sum Insured** | GBP | 4,307,102 | |

## Your Excess:

| | |
|---|---|
| Each and every claim | GBP 0 |

## Insurers:

This insurance is Underwritten by insurers as listed on the Schedule of Security.

Beech Underwriting Agencies Ltd is authorised by the insurers to issue your renewal policy schedule on their behalf.

See schedule of security for full details.

**Date** 30 June 2026 **Authorised Signatory** Daniel Berry

## Location Schedule:

| Name/ No | Property Address | Postcode | Cover Start | Cover End | Buildings (GBP) | Tenants Improvements (GBP) | Contents (GBP) | Contract Works (GBP) | Business Interruption (GBP) | Indemnity Period | Loss of Rent &/or Alternative Accomm (GBP) | Indemnity Period | I.C.O.W (GBP) | Indemnity Period | A.I.C.O.W (GBP) | Indemnity Period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| St Andrews Church Hall | 15 Station Road, Cross Hills, Keighley, West Yorkshire | BD20 7DT | 09/07/2026 | 08/07/2027 | 1,157,819 | | 0 | | | | 0 | | | | | |
| 17 | Station Road, Cross Hills, Keighley, West Yorkshire | BD20 7DT | 09/07/2026 | 08/07/2027 | 424,283 | | 0 | | | | 0 | | | | | |

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## Conditions and Endorsements that apply to this renewal policy:

Your policy wording booklet contains several conditions which you must comply with. Please refer to the 'Conditions' section.

The following endorsement(s) in addition to the listed conditions also apply to your policy:

### Endorsements

**2. Cancellation – Interested Party Clause**

It is hereby noted and declared that Underwriters will not cancel cover at the request of the insured, without the written consent of all interested parties noted on this insurance certificate. This does not affect Underwriters` rights to cancel cover as per the Certificate Wording.

**3. BEE01 – Terrorism Extension**

**Standard Sublimits - These apply to all sections**

It is hereby understood and agreed that the following coverage extensions are added hereto: Sublimits form part of and not in addition to the Sum Insured. Sublimits apply any one occurrence and in the aggregate for the policy period.

These Extensions are subject to the conditions, exclusions and limitations of the Contract and also to the following additional conditions, exclusions and limitations.

24 hour each and every occurrence deductible to apply to all business interruption sublimits

**Seepage and/or Pollution writeback -**
10% of declared scheduled location value any one occurrence and in the aggregate.

**Brand Rehabilitation -**
10% of declared scheduled location value any one occurrence and in the aggregate.

**Loss of Attraction -**
10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

**Denial of Access-**
10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

**Utilities -**
10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

**Loss of Rental Income and / or Alternative Accommodation -**
10% of declared scheduled location value any one occurrence and in the aggregate.

**Increased Cost of Work -**
10% of declared scheduled location business interruption value any one occurrence and in the aggregate.

**Never to exceed GBP 5,000,000 any one occurrence and in the aggregate combined in respect of the above sublimits per declaration,**

**24 hour any one occurrence deductible to apply.**

**Contract Works -**
10% of declared scheduled location value any one occurrence and in the aggregate or GBP 500,000, whichever is the lesser

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**Goods in Transit -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser

**Customer Goods on premises -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser

**Property stored at third party locations -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 100,000, whichever is the lesser (excluding Zone A and Manchester M1)

**Looting post damage -**
10% of declared scheduled location contents value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser (Property Damage only).

**Capital Additions -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 1,000,000, whichever is the lesser (Excluding Zone A)

**Suppliers / Customers BI Extension -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 1,000,000, whichever is the lesser - **Must be named suppliers/customers only and only when schedule of named customer/supplier provided and agreed prior to inception.**

**Emergency Overnight Hotel Accommodation -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 500,000, whichever is the lesser

**Loss of Metered Water -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser

**Emergency Call Out -**
10% of declared scheduled location value any one occurrence and in the aggregate, or GBP 250,000, whichever is the lesser
(applies post event only)

**Other Interests**

It is hereby agreed and declared that this Policy shall automatically note the interest of any party who may become legally entitled to an insurable interest in the Property insured during the Period of Insurance, including but not limited to:

- Mortgagees
- Lessors and Lessees
- Landlords and Tenants
- Any other party with a financial interest in the Property

Such interest shall be recognised **without the need for prior notification to the Insurer**, subject to the terms and conditions of the Policy.

**Day one uplift endorsement - 50%**

At the beginning of each year's Insurance, the Insured will advise the Underwriters of the 'DECLARED VALUE' of the property or properties Insured. In the absence of a declaration, the last amount shown in the Certificate will be taken as the Declared Value. It is agreed that the 'SUM INSURED' shall be limited to the Declared Value shown plus an uplift of up to a maximum of 50%. This endorsement only applies to the Buildings and Contents shown in the Schedule of Insurance.

**Several Liability**

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address. Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

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**Sanctions**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

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## How to make a Claim

### Claim Notification – 01622 755218

- If you need to make a claim, call this Helpline and we will guide you through the process to follow.
- You can also email info@beechunderwriting.co.uk

To maintain a quality service, telephone calls may be monitored or recorded.

## How to Make a Complaint

Beech Underwriting Agencies Ltd and your insurers aim to provide the highest standard of service to every customer. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

If you have any questions or concerns about your policy you should in the first instance, contact your agent. In the event you remain dissatisfied and wish to make a complain, you can do so at any time. Making a complain does not affect any of your legal rights.

You can contact us by post, email & telephone;

**Post:** Complaints Officer, Beech Underwriting Agencies Ltd, Room 30, Maidstone Innovation Centre, Gidds Pond Way, Kent Medical Campus, Maidstone, ME14 5FY

**Telephone:** +44 (0) 1622 755218

**Email:** info@beechunderwriting.co.uk

If your complaint cannot be resolved within two weeks, or if you have not received a response within two weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

**Post:** Complaints, Lloyd's, One Lime Street, London EC3M 7HA

**Telephone:** +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

**Email:** complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or if you have not received a written final response within eight weeks from the date Beech Underwriting Agencies Ltd received your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will independently consider your complaint free of charge. Their contact details are

**Post:** The Financial Ombudsman Service, Exchange Tower, London E14 9SR

**Telephone:** (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500

**Fax:** +44 (0)20 7964 1001

**Email:** complaint.info@financial-ombudsman.org.uk

**Website:** www.financial-ombudsman.org.uk

Please note:

- You must refer your complaint to the Financial Ombudsman Service within six month of the date of the final response
- The Financial Ombudsman Service will normally only consider a complaint from a private individual or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees

## How to Cancel Your Policy

You may cancel this insurance at any time by contacting your broker or insurance intermediary, whose name you can find under 'Your Policy'.

You also have 14 days from receipt of your policy documents to decide if the cover provided meets your needs. If you decide that it does not, then provided you return your policy documents to your broker or insurance intermediary and no claims have been made or are pending, we will refund your premium in full.

## Regulation & Compensation

Beech Underwriting Agencies Ltd (part of Brown & Brown (Europe) Limited) is authorised and regulated by the Financial Conduct Authority firm reference number 304391. Registered No: 04198812 in England. Registered office: 7th Floor, Corn Exchange, 55 Mark Lane, London, EC3R 7NE

All insurers for your policy (as detailed on the Schedule of Security) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, unless otherwise stated. This can be checked on the FCA's register by visiting the FCA's website at https://register.fca.org.uk/ or calling them on 0300 500 8082.

Beech Underwriting Agencies Ltd and your insurers (as detailed on the Schedule of Security) are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we or your insurers cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

## Schedule of Security:

| | |
|---|---|
| **Beech Underwriting Agencies Ltd Proportion:** | 100 % |
| **Binding Authority Number:** | B079926KI120503 |
| **Insurer:** | **Insurer Percentage:** |
| Chaucer 1084 | 100% |

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