

Summary of Cover

This document provides a summary of Terrorism and/or Sabotage coverage issued by Bowring Marsh (as trading name of Marsh Ltd) on behalf of Lloyd's of London Insurers. This document is for information only, and does not terms and conditions of the Contract to which it refers. In the event of any inconsistency between this document and the Contract, the terms and conditions of the Contract shall prevail.

POLICY NUMBER	B0509BOWTL2551039
INSURED	London Borough of Ealing
INSURED ADDRESS	Town Hall & Civic Offices, Westoe Rd, South Shields, NE33 2RL United Kingdom
PERIOD OF INSURANCE	From: 1 April 2025 00:01 hours Local Standard Time To: 1 April 2028 00:01 hours Local Standard Time at the address of the property insured.
COVERAGE	To indemnify the Insured for All Real and Personal Property as a result of physical loss or physical damage caused by Terrorism and/or Sabotage, including Nuclear, Chemical, Biological and/ or Radiological Insurance, as defined in the Policy Wording.
LIMIT / SUM INSURED	As per the Declared Values up to GBP 37,303,113 any one Occurrence and in the annual aggregate
DEDUCTIBLE / EXCESS	GBP 50 any one Occurrence
PREMIUM DETAILS	As per Premium Breakdown Schematic provided

Security Details

Insurance is provided by Lloyd's of London at registered address: Lloyd's, One Lime Street, London, EC3M 7HA

INSURER	DECLARATION LINE
Lloyd's Underwriter Syndicate No. 1414 ASC	16.4000%
Lloyd's Underwriter Syndicate No. 1084 CSL	11.2000%
Lloyd's Underwriter Syndicate No. 1686 AXS	11.2000%
Lloyd's Underwriter Syndicate No. 2987 BRT	11.2000%
Lloyd's Underwriter Syndicate No. AAL 2012 (80%) / ASL 1955 (20%)	6.2500%
Lloyd's Underwriter Syndicate No. 3000 MKL	6.2500%
Lloyd's Underwriter Syndicate No. 0609 AUW	5.0000%
Talbot Underwriting Risk Services Ltd trading as Stirling Risk Solutions on behalf of certain underwriters at Lloyd's	7.5000%
Lloyd's Underwriter Syndicate No. 1969 APL	6.2500%
Lloyd's Underwriter Syndicate No. 1221 HIG	6.2500%
Lloyd's Underwriter Syndicate No. 3902 NOA	3.1250%
Lloyd's Underwriter Syndicate No. 3832 KEN	3.1250%
Ki Digital Services Limited (Lloyds Consortium 9029) on behalf of 1618 KIL	3.1250%
Lloyd's Underwriter Syndicate No. 1301 IGO	3.1250%
	100.0000%

Key Coverages

KEY COVERAGES INSURED	KEY COVERAGES NOT INSURED
<input checked="" type="checkbox"/> Any Damage to the Insured Property directly related to or caused by an Act or series of Acts of Terrorism and/or Sabotage, subject to Exclusions.	<input checked="" type="checkbox"/> Damage caused by attacks by electronic means including computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Contract) arising from the use of weaponised drones or any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
<input checked="" type="checkbox"/> Debris Removal Expenses.	<input checked="" type="checkbox"/> Damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion.
<input checked="" type="checkbox"/> Demolition and Increased Cost of Construction.	<input checked="" type="checkbox"/> Damage occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, military or usurped power or martial law.
<input checked="" type="checkbox"/> Claims Preparation Expenses and Professional Fees.	
<input checked="" type="checkbox"/> Alternative Accommodation.	
<input checked="" type="checkbox"/> Damage following an Act or series of Acts of Terrorism and/or Sabotage caused by a nuclear detonation, nuclear reaction, nuclear radiation, radioactive contamination, chemical and biological release.	

The above should not be regarded as exhaustive, full details are available in the Contract wording

How To Report A Claim

The prompt notification of claims is essential and may be a condition of the Contract. Failure to comply might prejudice any settlement should a claim occur and it is therefore essential that you notify us of any claim or circumstance that could give rise to a claim immediately. In the event of a claim please notify the FNOLterrorism&specialrisks@marsh.com inbox at the earliest opportunity.

Cancellation

This Contract is issued to the legal Insured, as noted herein within Section 1. The lessee does not have right to cancel this insurance.

Making a Complaint

We constantly strive to provide our clients with excellent customer service and always welcome their views. We are committed to dealing with all complaints efficiently, effectively, and fairly.

A complaint can be made in writing, by telephone or in person and should be directed to your usual point of contact in the first instance. Alternatively, you can address your complaint to:

Complaints Department: Marsh Ltd, Tower Place, London, EC3R 5BU
Tel: 020 7357 1000 Email: UKComplaints@marsh.com