Property Investors quotation

Information

You must read this quotation including the statement of facts in order to ensure the cover meets your needs.

You must take care to provide accurate and complete information. In addition to the statement of facts you are required to disclose to us information including material circumstances that fairly present the risks that are or would be insured under this policy. A fair presentation of the risk means that, in addition to the statement of facts, you must:

- disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- make such disclosure in a reasonably clear and accessible manner; and
- ensure that, in such disclosure, any material representation as to a matter of fact is substantially correct and a matter of expectation or belief is made in good faith.

To reduce the number of questions we ask you, we have made some assumptions about you and the premises you wish to insure.

Please check the information you have provided including all of the assumptions listed in this quotation. If any of the information is inaccurate or not complete the insurers may change the terms and/or the premium or withdraw the quotation. If the level of cover that you have selected is not adequate, this may result in the amount that we pay you being reduced in the event of a claim.

You may cancel your policy within 14 days of receiving it or from the start date, whichever is the later, if it does not meet your requirements and provided that no claims have been made. Further detail relating to the cancellation of your policy can be found in the policy wording.

If you have any questions regarding this insurance or need to change any of the information, please contact your insurance broker. Your insurance broker's contact details can be found in the Terms of Business Agreement or other documents provided by that insurance broker to you.

General details

Broker / intermediary:	ACR - Acrisure UK Broking (Manchester)
Quotation number:	2541/04178596/2026
Policy wording:	Property Investors
Insured:	Bebington Hall Park Limited
Business activity:	Property Management
Correspondence address:	Bebington Hall Park, Bebington, Wirral, Merseyside, CH63 5QZ
Period of insurance:	12 MONTHS - Inception date to be agreed
Insurance premium:	£ 9,389.52
Terrorism premium:	£ 610.48
Insurance premium tax @ 12.00%:	£ 1,200.00
Policy administration fee:	£ 250.00

Your insurance is underwritten & administered by Folgate Underwriting. Folgate Underwriting is a trading name of Folgate Underwriting Agency Ltd registered in England and Wales No. 2852425
Authorised and regulated by the Financial Conduct Authority under reference number 304782.

Total premium (including I.P.T):	£ 11,450.00
Quotation valid until:	28/05/2026
Insurer:	Hadron UK Insurance Company Ltd Lancashire Insurance Company (UK) Ltd (if Terrorism cover is included) ARAG Legal Expenses Insurance Company Limited (if Legal Expense cover is included)

General terms and conditions

The following terms and conditions apply to each premises included in this quotation:-

Excluding legal liability for any injury loss or damage caused by employees using heat or fire

Subject to the policy terms & conditions

Excluding any injury loss or damage caused by employees arising out of:
a) demolition work
b) piling or underpinning
c) work in or under water
d) work using explosives
e) roofing, scaffolding or steel erecting

General assumptions

The following assumptions apply to each premises included in this quotation:-

The residential portions of the buildings are not and will not be occupied as bedsits.

The buildings are not and will not be sub-let.

The residential portions of the buildings are not and will not be rented out or let as a bed and breakfast

The residential portions of the buildings are not rented out or let to tenants with Asylum Seeker status.

The residential portions of the buildings are not and will not be used as a second home.

Suitable background checks are undertaken in relation to all prospective tenants and appropriate references are obtained.

The buildings are in a good state of repair and regularly maintained.

Buildings cover is only available if the whole building is included.

The buildings are not used as a care home, nursing home, halfway house, sheltered accommodation or any kind of secure residential accommodation or institution.

Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section or sub-section. Other maximum amounts payable may apply and these can be found in your policy wording.

Properties covered

Property 1

Address	1-6 Kings Close Wirral Merseyside United Kingdom

	CH63 5QZ
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	6
Occupant type:	Residential
Unoccupied percentage:	0%
Occupant details:	Employees
Section one: Buildings	**Covered**
Reinstatement declared value:	£1,181,880.00
Sum insured:	£1,595,538.00
Accidental damage extension:	Covered
Section two: Rental income	**Covered**
Rental income sum insured:	£319,108.00
Indemnity period (months):	12
Section three: Landlords contents	**Covered**
Sum insured:	£5,000.00
Accidental damage extension:	Covered

Excesses each & every loss that will apply to Property 1:

Section one: Subsidence - £1,000

Section three: Landlords Contents - £100

Section four: Property Owners Liability - £100

Subject to a £2,500 excess for wet perils, storm & theft arising from roof material constructed of Felt on Timber and Shingle only

Section one - Buildings - £5,000 for Escape of Water

General conditions &/or excesses that will apply to Property 1:

Excluding Section three (Landlords Contents) in respect of empty portions of the property

Endorsements that will apply to Property 1:

None

Additional assumptions for Property 1:

This quotation is based on the following assumptions for this property:

The residential portions of the buildings are not and will not be unoccupied or rented out or let to Council Support or Local Authority tenants.

The Buildings, including all residential portion(s) of the building or any parts thereof are not occupied as a House of Multiple Occupation (HMO)

Property 2

Address	7-30 Kings Close Wirral Merseyside United Kingdom CH63 5QZ
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	16
Occupant type:	Residential
Unoccupied percentage:	0%
Occupant details:	Employees
Section one: Buildings	**Covered**
Reinstatement declared value:	£4,727,520.00
Sum insured:	£6,382,152.00
Accidental damage extension:	Covered
Section two: Rental income	**Covered**
Rental income sum insured:	£1,276,430.00
Indemnity period (months):	12
Section three: Landlords contents	**Covered**
Sum insured:	£5,000.00
Accidental damage extension:	Covered

Excesses each & every loss that will apply to Property 2:

Section one: Subsidence - £1,000

Section one: Buildings £250 increasing to £500 for escape of water

Section three: Landlords Contents - £100

Section four: Property Owners Liability - £100

Subject to a £2,500 excess for wet perils, storm & theft arising from roof material constructed of Felt on Timber and Shingle only

General conditions &/or excesses that will apply to Property 2:

Excluding Section three (Landlords Contents) in respect of empty portions of the property

Endorsements that will apply to Property 2:

None

Additional assumptions for Property 2:

This quotation is based on the following assumptions for this property:

The residential portions of the buildings are not and will not be unoccupied or rented out or let to Council Support or Local Authority tenants.

The Buildings, including all residential portion(s) of the building or any parts thereof are not occupied as a House of Multiple Occupation (HMO)

Property 3

Address	17-45 Mount Avenue Bebington Wirral Merseyside United Kingdom CH63 5QY
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	15
Occupant type:	Residential
Unoccupied percentage:	0%
Occupant details:	Employees
Section one: Buildings	**Covered**
Reinstatement declared value:	£2,410,321.00
Sum insured:	£3,253,933.00
Accidental damage extension:	Covered
Section two: Rental income	**Covered**
Rental income sum insured:	£650,787.00
Indemnity period (months):	12
Section three: Landlords contents	**Covered**
Sum insured:	£5,000.00
Accidental damage extension:	Covered

Excesses each & every loss that will apply to Property 3:

Section one: Subsidence - £1,000

Section one: Buildings £250 increasing to £500 for escape of water

Section three: Landlords Contents - £100

Section four: Property Owners Liability - £100

Subject to a £2,500 excess for wet perils, storm & theft arising from roof material constructed of Felt on Timber and Shingle only

General conditions &/or excesses that will apply to Property 3:

Excluding Section three (Landlords Contents) in respect of empty portions of the property

Endorsements that will apply to Property 3:

None

Additional assumptions for Property 3:

This quotation is based on the following assumptions for this property:

The residential portions of the buildings are not and will not be unoccupied or rented out or let to Council Support or Local Authority tenants.

The Buildings, including all residential portion(s) of the building or any parts thereof are not occupied as a House of Multiple Occupation (HMO)

Property 4

Address	1-27 Mount Way Wirral Merseyside United Kingdom CH63 5RA
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	27
Occupant type:	Residential
Unoccupied percentage:	0%
Occupant details:	Employees
Section one: Buildings	**Covered**
Reinstatement declared value:	£4,299,831.00
Sum insured:	£5,804,772.00
Accidental damage extension:	Covered
Section two: Rental income	**Covered**
Rental income sum insured:	£1,160,954.00
Indemnity period (months):	12
Section three: Landlords contents	**Covered**
Sum insured:	£5,000.00
Accidental damage extension:	Covered

Excesses each & every loss that will apply to Property 4:

Section one: Subsidence - £1,000

Section one: Buildings £250 increasing to £500 for escape of water

Section three: Landlords Contents - £100

Section four: Property Owners Liability - £100

Subject to a £2,500 excess for wet perils, storm & theft arising from roof material constructed of Felt on Timber and Shingle only

General conditions &/or excesses that will apply to Property 4:

Excluding Section three (Landlords Contents) in respect of empty portions of the property

Endorsements that will apply to Property 4:

None

Additional assumptions for Property 4:

This quotation is based on the following assumptions for this property:

The residential portions of the buildings are not and will not be unoccupied or rented out or let to Council Support or Local Authority tenants.

The Buildings, including all residential portion(s) of the building or any parts thereof are not occupied as a House of Multiple Occupation (HMO)

Sections applicable to all properties

Section four: Property owners liability	**Covered**
Limit of indemnity	£5,000,000

Section five: Employers liability	**Covered**
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000

Section six: Terrorism	**Covered**
Terrorism	Covered
Denial of access including civil or military order:	10% of the declared value for any one location or £1,000,000 whichever is less
Indemnity Period:	Maximum 90 days
Excess:	48 hours
Utilities:	10% of the declared value for any one location or £1,000,000 whichever is less
Indemnity Period:	Maximum 90 days
Excess:	48 hours
Unspecified third-party site:	£500,000.00
Property in transit:	£500,000.00
Verified threat:	10% of the declared value for any one location or £50,000 whichever is less
Excess:	24 hours
Residential emergency costs and expenses:	£500 per tenant
Excess:	4 hours
Public relations expenses:	£10,000

Pollution:	10% of the declared value for any one location or £1,000,000 whichever is less

Section seven: Legal expenses

A) Standard cover	**Covered**
B) Optional extended cover	**Not Covered**
Limit of indemnity	£100,000
Employment disputes and compensation awards in any one period of insurance	N/A

Your statement of facts

Information

This statement of facts together with the quotation shows the information you have provided us.

You must read this statement of facts carefully in conjunction with the quotation and check to ensure all the details are correct. If any of the information in this document is not accurate or complete, please tell your insurance broker in order to ensure that the cover meets your needs.

If you fail to advise us of any inaccurate or incomplete information, your policy may not protect you in the event of a claim.

General details

Insured:	Bebington Hall Park Limited
Quotation number:	2541/04178596/2026
Year Business Established:	1983
Company status:	Private Limited Company
Business:	Property Management

Has the proposer, or any director(s), or partner(s), or any officer(s) of the Business or its Subsidiary Companies ever, either personally or in any business capacity, had any convictions or criminal offences (other than motoring offences) which are not spent under the Rehabilitation of Offenders Act or are any prosecutions pending?	No
Has the proposer, or any director(s), or partner(s), or any officer(s) of the Business or its Subsidiary Companies ever, either personally or in any business capacity, been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a company director?	No
Has the proposer, or any director(s), or partner(s), or any officer(s) of the Business or its Subsidiary Companies ever, either personally or in any business capacity, had a proposal refused or declined or ever had an insurance cancelled or avoided, ever had a renewal refused or ever had special terms imposed?	No
Does the proposer, or any director(s), or partner(s), or any officer(s) of the Business or its Subsidiary Companies have any outstanding County Court Judgement(s) or Sheriff Court Decree(s)?	No
Are all your Employees (including labour only sub contractors, trainees, apprentices) paid below the PAYE threshold?	Yes
What is your Employers Reference Number?	N/A
Are there any material facts that Insurers should be aware of?	No
Are there any interested parties to be noted?	No

Claims history

During the last five years, has the proposer or any director(s), or any partner(s) or any officer(s) of the Business ever, either personally or in any business capacity, had a claim or suffered any losses or incidents which might give rise to claims?	Yes

Type of Loss	Date of Loss	Amount of Loss
Escape Of Water	01/01/2026	£15,000.00

Your Property Details

Property 1

Address	1-6 Kings Close, Wirral, Merseyside, United Kingdom, CH63 5QZ
Year built:	1965
Date purchased:	21/02/1983
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	6
Occupant type:	Residential
Unoccupied percentage:	0%
Premises use:	Private Dwelling Only
Occupant details:	Employees

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made	No
The property is of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]	Yes
Building wall material 1	Brick
Wall construction percentage 1	100.00%
Building roof material 1	Felt on Timber
Roof construction percentage 1	100.00%
The property or adjacent property has suffered from, or shows any visible signs of damage from subsidence, landslip or ground heave	No
Is the property of listed construction?	Not Listed
The property has external cladding/external wall insulation	No
Building roof is flat or partially flat	No
There is an ATM on the premises	No
Number of storeys where floor is of concrete construction?	1
Number of storeys where floor is of wooden construction?	0

Heating	Fixed Heaters
What is the method of heating?	Type of Heating Fuel
Fixed Heaters	Electricity

Property 2

Address	7-30 Kings Close, Wirral, Merseyside, United Kingdom, CH63 5QZ
Year built:	1965
Date purchased:	21/02/1983
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	16
Occupant type:	Residential
Unoccupied percentage:	0%
Premises use:	Private Dwelling Only
Occupant details:	Employees

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made	No
The property is of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]	Yes
Building wall material 1	Brick
Wall construction percentage 1	100.00%
Building roof material 1	Felt on Timber
Roof construction percentage 1	100.00%
The property or adjacent property has suffered from, or shows any visible signs of damage from subsidence, landslip or ground heave	No
Is the property of listed construction?	Not Listed
The property has external cladding/external wall insulation	No
Building roof is flat or partially flat	No
There is an ATM on the premises	No
Number of storeys where floor is of concrete construction?	2
Number of storeys where floor is of wooden construction?	0

Heating	Fixed Heaters
What is the method of heating?	Type of Heating Fuel
Fixed Heaters	Electricity

Property 3

Address	17-45 Mount Avenue, Bebington, Wirral, Merseyside, United Kingdom, CH63 5QY
Year built:	1965
Date purchased:	21/02/1983
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	15
Occupant type:	Residential
Unoccupied percentage:	0%
Premises use:	Private Dwelling Only
Occupant details:	Employees

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made	No
The property is of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]	Yes
Building wall material 1	Brick
Wall construction percentage 1	100.00%
Building roof material 1	Felt on Timber
Roof construction percentage 1	100.00%
The property or adjacent property has suffered from, or shows any visible signs of damage from subsidence, landslip or ground heave	No
Is the property of listed construction?	Not Listed
The property has external cladding/external wall insulation	No
Building roof is flat or partially flat	No
There is an ATM on the premises	No

Your insurance is underwritten & administered by Folgate Underwriting. Folgate Underwriting is a trading name of Folgate Underwriting Agency Ltd registered in England and Wales No. 2852425 Authorised and regulated by the Financial Conduct Authority under reference number 304782.

Number of storeys where floor is of concrete construction?	2
Number of storeys where floor is of wooden construction?	0
Heating	Fixed Heaters
What is the method of heating?	Type of Heating Fuel
Fixed Heaters	Electricity

Property 4

Address	1-27 Mount Way, Wirral, Merseyside, United Kingdom, CH63 5RA
Year built:	1965
Date purchased:	21/02/1983
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	27
Occupant type:	Residential
Unoccupied percentage:	0%
Premises use:	Private Dwelling Only
Occupant details:	Employees

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made	No
The property is of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]	Yes
Building wall material 1	Brick
Wall construction percentage 1	100.00%
Building roof material 1	Felt on Timber
Roof construction percentage 1	100.00%
The property or adjacent property has suffered from, or shows any visible signs of damage from subsidence, landslip or ground heave	No
Is the property of listed construction?	Not Listed
The property has external cladding/external wall insulation	No
Building roof is flat or partially flat	No
There is an ATM on the premises	No
Number of storeys where floor is of concrete construction?	2
Number of storeys where floor is of wooden construction?	0
Heating	Fixed Heaters
What is the method of heating?	Type of Heating Fuel
Fixed Heaters	Electricity

Data Protection Statement

The privacy and security of your personal data is very important to us and will be properly managed with appropriate security measures in place.

For full information as to how data is processed, who it is shared with, how long it is kept or as to the exercise of any rights under any data privacy laws, please refer our Privacy Policy available at https://www.folgateltd.com/privacy-policy-folgate-underwriting, or you can write to us at:

Email: data@folgateltd.com
Post: 80 Leadenhall Street, London, EC3A 3DH

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