

# 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.*

<b>POLICY NUMBER</b>	B0509BOWTL2450177
<b>INSURED</b>	<b>Royal Borough Of Kensington &amp; Chelsea &amp; Additional Insured Interests</b>
<b>INSURED ADDRESS</b>	Town Hall, Hornton Street, London, W8 7NX, United Kingdom
<b>PERIOD OF INSURANCE</b>	From: 1 April 2024 00:01 hours Local Standard Time To: 1 April 2027 00:01 hours Local Standard Time at the address of the property insured.
<b>COVERAGE</b>	To indemnify the Insured for Damage to the Insured Property directly related to or caused by an Act or series of Acts of Terrorism and/or Sabotage occurring during the Period as defined in the Contract wording  Including Business Interruption as per Business Interruption Extension
<b>LIMIT / SUM INSURED</b>	As per the Declared Values up to GBP 100,000,000 any one Occurrence
<b>DEDUCTIBLE / EXCESS</b>	GBP 250,000 any one Occurrence
<b>PREMIUM DETAILS</b>	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

<b>INSURER</b>	<b>DECLARATION LINE</b>
Lloyd's Underwriter Syndicate No. 1414 ASC	16.4000%
Lloyd's Underwriter Syndicate No. 1686 AXS	11.2000%
Lloyd's Underwriter Syndicate No. 2987 BRT	11.2000%
Talbot Underwriting Risk Services Ltd trading as Stirling Risk Solutions on behalf of certain underwriters at Lloyd's	11.2000%
Lloyd's Underwriter Syndicate No. 1084 CSL	7.5000%
Lloyd's Underwriter Syndicate No. 1969 APL	6.2500%
Lloyd's Underwriter Syndicate No. AAL 2012 (80%) / ASL 1955 (20%)	6.2500%
Lloyd's Underwriter Syndicate No. 1221 HIG	6.2500%
Lloyd's Underwriter Syndicate No. 3000 MKL	6.2500%
Lloyd's Underwriter Syndicate No. 3902 NOA	6.2500%
Lloyd's Underwriter Syndicate No. 0609 AUW	5.0000%
Lloyd's Underwriter Syndicate No. 1200 WSM	3.1250%
Ki Digital Services Limited (Lloyds Consortium 9029) on behalf of 1618 KII	3.1250%
	<b>100.0000%</b>

# 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 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 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 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 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.
<input checked="" type="checkbox"/> Alternative Accommodation.	

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](mailto: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 the 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](mailto:UKComplaints@marsh.com)