Gallagher

Insurance | Risk Management | Consulting

Statement of Fact for Block of Flats Insurance

This Statement of Fact is a record of the information you have provided to Gallagher and on which your policy will be based. You are required to make a fair presentation of the risk which discloses every material circumstance which you know or ought to know relating to the risk to be insured. A circumstance is material if it would influence the judgement of an insurer in determining whether to provide insurance for the risk and, if so, on what terms.

What you know: You will be expected to know any information which is known by individuals who are: (a) part of your senior management (i.e. individuals who play a significant role in the making of decisions about how your activities are to be managed or organised); (b) responsible for arranging your insurance (i.e. individuals who participate on your behalf in the process of procuring your insurance in any capacity).

When you ought to know: In addition, you are expected to know any information that should reasonably have been revealed by a reasonable search of information available to you.

Clear and Accessible disclosure: The disclosure you give must be made in a manner which would be reasonably clear and accessible to an insurer.

Every material representation of a matter of fact which you make must be substantially correct and every material representation of expectation/belief must be made in good faith.

Failure to comply with the duty of fair presentation could mean that the policy is void or that Insurers are not liable to pay all or part of your claim(s).

If you are in any doubt as to what may constitute a fair presentation, please feel free to contact us and we will assist you.

The Insured

Full Name:	Ormsby (Freehold) Ltd
Policy Reference Number:	NIG/BOF00102843POL-25
Cover required from:	02/11/2026 to 01/11/2027
Address of property insured:	1-12 Orsmby, Grange Road, 12A-24 Ormsby, Stanley Road, Sutton, Surrey, SM2 6TH, SM2 6TJ
Business description:	Residential Management Company or Association

The Cover You Requested

Loss or damage to the following property

Buildings	Total Replacement Value	£9,211,977
Communal Contents	Total Replacement Value	£25,000
	Maximum any one block	£25,000
Residential Contents belonging to RMC	Total Replacement Value	£5,000
	Maximum any one block	£5,000
Property owners liability		£5,000,000
Employers liability *		£10,000,000

* You have confirmed that Employers liability cover does not need to include hazardous work

Details of the Property

Purpose built or conversion?	Purpose built block
When was the property built?	1965

Are the premises listed?	No		
Wall construction?	Standard – Built entirely of brick, stone or concrete		
Are there any timber floors?	No		
You confirmed there are **No** timber framed walls apart from internal non-load bearing stud walls	Yes	You confirmed there are **No** combustible linings, insulation panels, external cladding or other forms of modern construction	Yes
Are the main/communal stairs built of timber?	No	Maximum number of floors including the ground floor and any basements	3
Roof construction?	Standard – Roofed with slates, tiles or asphalt on a concrete or metal deck		

The premises comprise of

Number of blocks of flats	1	Containing a total 24 units	
Number of houses	0	Number of commercial units	0
Are there any leisure facilities for residents?		No	

You have confirmed that unless details are shown below that

The declared values are based on the full reinstatement cost of the property insured, with no allowance for future inflation

The Buildings are in good state of repair and will be maintained in such condition

There is no major building work planned or underway

There are no signs of subsidence, landslip, heave or other movement in the buildings or in the neighbouring buildings

Details of the occupancy of the premises
You have advised that the occupancy of the residential portions of the property is as follows

Unoccupied	0%		
Owner Occupied as their main residence	66 %	Owner occupied as holiday/second home	0 %
Let as holiday homes	0 %	Professional let on AST's of 6 months or more	34 %
Let direct to persons on benefits on AST's of 6 months or more	0 %	Let to Students on AST's of 6 months or more	0 %
Let to local authorities or housing associations	0 %	Let or occupied by Asylum Seekers	0 %
Other lettings	0%		

You have advised that no part of the property is classified as a House in Multiple Occupation or used as bed sits.

General declaration

- Have you, any member of your family directly connected with the property, or any business partner or director, ever been convicted of or charged with but not yet tried with a criminal offence (other than motoring offences) — No
- Has an Insurer ever declined a proposal, refused renewal, terminated cover, required increased premiums or imposed special conditions — No
- Have you, a member of your family directly connected with the property, or a business partner or director, ever been made bankrupt, gone into liquidation, or received County Court Judgements — No
- You have confirmed that every material circumstance which you know or ought to know relating to the risk to be insured has been declared.

Details of your loss and claims history

We are required to advise the **Insurer** if you have **ever** had any losses or claims for fire, flood, subsidence or liability, or any other losses in the last 3 years. These must be advised whether they were insured or not.

You have advised that you have had claims.

PLEASE CONTACT US IMMEDIATELY IF THERE ARE ANY CHANGES TO THE INFORMATION IN THIS STATEMENT OF FACT OR IF THERE IS ANY OTHER INFORMATION YOU FEEL COULD BE RELEVANT

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.