

### Property Owners

**Name:**  
The Beeches Management (No.12) Ltd  
**Address:**  
15 Windsor Road  
Swindon  
Wiltshire  
**Postcode:**  
SN3 1JP

**Your Agent is:**  
Aone Insurance Group  
**Address:**  
Energy House, Crow Arch Lane industrial  
estate  
Crow Arch Lane  
Ringwood  
Hampshire

**Agent No:**  
10298

Business	Property Owner
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**Policyholder** The Beeches Management (No.12) Ltd

<b>Effective Date</b>	<b>01 January 2026</b>	<b>Renewal Date</b>	<b>01 January 2027</b>
<b>Expiry Date</b>	<b>31 December 2026</b>	<b>Date of Issue</b>	<b>12 December 2025</b>
<b>Total Premium</b>	<b>£1,445.39</b>		
<b>Includes</b>	<b>IPT</b>	<b>£154.86</b>	

### Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

**A full policy wording may be found at**

<https://archinsurance.co.uk/products>

Should you require a hard copy of the policy schedule or policy wording please contact your insurance agent.

## Notice to Policyholders Arch Property Owners Policy

The Notice to Policyholder document is issued for Your assistance. It highlights key changes We have made to the Arch Property Owners Policy which will be effective from Your renewal date. The Notice does not contain a record of every amendment and it does not form part of Your Policy documents. Please ensure

## Renewal Schedule

**Policy Reference:** P0046656PO2026AX2



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that You read in full any documentation issued in conjunction with the updated Arch Property Owners Policy wording to determine the full terms, conditions, limitations and exclusions of the Policy cover.

If you have any questions please contact your insurance agent.

**The Notice To Policyholder may be found at:** <https://insurance.archgroup.com/wp-content/uploads/sites/2/PO-NTP-PUR-OCT-2025-V2.0.pdf>

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Cover Summary	Cover Selected
Arch Risk Management	✓
Property	✓
Equipment Breakdown	✓
Rental Income	✗
<b>Liability</b>	
Employers' Liability	✓
Property Owners Liability	✓
Legal Expenses	✓
Engineering Inspection	✗
Terrorism	✗

### Arch Risk Management

As an Arch customer You have access to a range of online risk management services. These enable businesses to effectively manage all aspects of workplace safety and staff employment.

Features include

- Business Continuity
- Health & Safety Management
- Human Resources Support
- E-Learning

### The following sections apply ONLY to the Premises specified below

**Premises** 5-16 Gander Drive, Basingstoke, Hampshire, RG24 9JR  
**Premises Occupation(s)** Block of Flats - Purpose Built

### Property

Cover	Declared Value	Sum Insured
Buildings	(£1,612,655)	£2,177,084
Residential Loss of Rent and Alternative Accommodation		33.33%
Contents		£20,000

The Excess is £500 each and every loss, unless otherwise stated

Damage Connected With	applies to Cover	Excess
Escape of water	all items	£750
Subsidence	all items	£1,000

### Terrorism

Not Insured

### Rental Income

Not Insured

### Equipment Breakdown Section

Cover		Indemnity Limit	Excess
Covered Equipment		The sums insured as detailed in the Property Damage Section	
Business Interruption	Any one Accident Subject to a maximum any one claim under this Section of	£100,000 £5,000,000	£250 applies to each and every claim

### Property Owners Liability

Cover		Indemnity Limit	Excess
Property Owners Liability		£5,000,000	
Third Party Property Damage			£250

The following Cover has not been selected: -  
Tenant Contents - Not Insured

### Endorsements

The following section(s) apply to ALL Premises covered by this policy

### Employers Liability

<b>Cover</b>	<b>Indemnity Limit</b>
Employers Liability	£10,000,000

Description	Employee Wageroll
Property Maintenance	£1,000

### Legal Expenses

Cover up to £500,000 for your legal costs and expenses for the following

- Employment disputes and compensation awards (compensation awards are also subject to an aggregate limit of £1,000,000 in any one Period of Insurance)
- Legal defence
- Statutory licence appeal
- Contract disputes
- Debt recovery
- Property protection
- Personal injury
- Tax protection
- Tenancy disputes
- Crisis containment (up to £25,000)
- Employment restrictive covenants
- Let property disputes

You also have access to a website and helplines. Most of these helplines are available 24 hours a day 365 days a year and are available to you at no additional

### Policy Endorsements