

**TO WHOM IT MAY CONCERN**

24/09/2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

**Insured Details:**

Name(s) **Stevenage Borough Council**

Postal Address **Stevenage Borough Council, Finance & Estates, Daneshill, Danestrete, Stevenage, Herts, SG1 1HN**

Our Ref **28600967**

Business Description **Local Authority**

**Property Damage - Leasehold Properties**

Insurer : Protector Insurance  
Policy No. : 3322945  
Expiry Date : 30<sup>th</sup> September 2026

Leasehold Property : £266,849,048 (Sum Insured)  
Perils Covered : Accidental Breakage of glass in doors or windows, or ceramic hobs, sanitary ware and solar heating panels, Accidental damage to drains, pipes, cables and underground tanks, Civil Unrest, Strikes, or Labour or Political Disturbances, Escape of Water, Fire, Explosion, lightning, earthquake, Flood, Heating fuel leaking from a fixed heating system, Impact, Malicious Persons or Vandals, Riot, Smoke, Storm, Subsidence, heave or landslip, Theft

Excess : £1,000 any one occurrence in respect to subsidence, heave or landslip  
£Nil any one Occurrence all other insured perils.

Property Owners Liability : £5,000,000 any one Occurrence inclusive of all Costs and Expenses

**Terrorism**

Insurer : Chaucer Syndicate via Arthur J Gallagher (UK) Limited  
Policy No. : B1262 FC0244320  
Expiry Date : 30<sup>th</sup> September 2026

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

### **Policy Excess**

Deductibles £Nil each and every claim. £1,000 in respect of Subsidence.

(Payable by Stevenage Borough Council)

### **How to make a claim**

Please notify claims to:

24 Hour Claims Helpline number: 0161 274 9077

**Email:** [claims@protectorinsurance.co.uk](mailto:claims@protectorinsurance.co.uk)

Yours sincerely



Jade Dallow  
Client Service Advisor  
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