

Mr Richard Bernath
Abeona Housing Co-Operative
30 Fleet Road
London
NW3 2QS

Your reference Claims Experience
Our reference RB/IND
Date 29/03/2018

Dear Mr Bernath,

RE: Claims Experience
Policy Number: JHA-272014-4583

Further to your recent request, please find enclosed a copy of the claims experience.

If we can be of further assistance, please do not hesitate to contact us.

Yours sincerely



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Zurich Municipal

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Zurich Municipal
Zurich Municipal is a trading name
Zurich Insurance plc
A public limited company
incorporated in Ireland Registration
No. 13460

Registered Office: Zurich House,
Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England
and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich
Centre, 3000 Parkway, Whiteley,
Fareham, Hampshire PO15 7JZ.

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Authority. Details about the extent of
our authorisation by the Financial
Conduct Authority are available from
us on request. Our FCA Firm
Reference Number is 203093.

FIRE CLAIMS EXPERIENCE

CLASS: Material Damage

Name of Insured: Abeona Housing Co-Operative

Renewal Date: 28th April 2018

LTA Expiry Date: 27th April 2018

Date to which experience completed: 27th March 2018

Last five years' claims - 100% figure including adjusters fees but net of deductible or excess if any :-

POLICY YEAR	CLAIMS		TOTAL CLAIMS		DEDUCTIBLE / EXCESS APPLICABLE £
	PAID AMOUNT £	OUTSTANDING AMOUNT £	No.	AMOUNT £	
2013/2014	0	0	0	0	See Below
2014/2015	51,236	0	1	51,236	
2015/2016	0	0	0	0	
2016/2017	0	0	0	0	
2017/2018	0	0	0	0	
Total	51,236	0	1	51,236	

Any significant changes in cover during period - No

Details of individual losses over £100,000 - N/A

30 Fleet Road London

Insured Perils

Fire, Lightning, Explosion, Aircraft, Riot & Civil Commotion, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water, Impact, Breakage or Collapse of Aerials, Accidental Breakage of Glass or Sanitary ware, Loss of Rent, Accidental Damage to Supply Pipes and Cables, Falling Trees, Leakage of Oil, Loss of Metered Water, Theft, Accidental Damage

Excess

£250

Riot & Civil Commotion, Storm, Flood, Escape of Water, Falling Trees, Theft

£100

Accidental Damage

Nil

Fire, Lightning, Explosion, Aircraft, Earthquake, Subterranean Fire, Impact, Breakage or Collapse of Aerials, Accidental Breakage of Glass or Sanitary ware, Loss of Rent, Accidental Damage to Supply Pipes and Cables, Leakage of Oil, Loss of Metered Water

Signature..... Ref..... Date.....

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

CLAIMS EXPERIENCE

Insured : Abeona Housing Co-Operative

Renewal Date : 28th April 2018

Date to which experience completed : 27th March 2018

LTA Expiry Date : 27th April 2018

NOTE : These figures do not include any allowance for claims incurred but not reported.

All classes below do not include any own handled claims by the authority

The experience is gross of the excess and includes claims settled at nil.

Class	Period		Number	Amount	
	From	To		Paid	Outstanding
We can confirm there have been no claims reported to date for the period of 28/04/14 to 27/03/18 for the following:					
Theft					
Money					
Public Liability					
Legal Expenses					
Fidelity Guarantee					
Personal Accident					

Signature

Ref

Date

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POLICY NUMBER : JHA-2720144583 INSURED : ABEONA HOUSING CO-OPERATIVE ZED : 20/10/08

PERIOD OF COVER	HOUSING			GENERAL			EDUCATION		
	NUMBER	TOTAL PAID/ OUTSTANDING	SUM INSURED	NUMBER	TOTAL PAID/ OUTSTANDING	SUM INSURED	NUMBER	TOTAL PAID/ OUTSTANDING	SUM INSURED
28.04.14	1	51236.20	6380196	0	0.00	21797	0	0.00	0
TO									
28.04.15	0	0.00	6571602	0	0.00	22451	0	0.00	0
TO									
28.04.16	0	0.00	6900182	0	0.00	23573	0	0.00	0
TO									
28.04.17	0	0.00	7245192	0	0.00	24752	0	0.00	0
TO									
28.04.18	0	0.00	7462547	0	0.00	25495	0	0.00	0
TO									
28.04.19									
TOTAL	1	51236.00	34559719	0	0.00	118068	0	0.00	0

PREMIUM : 191749.86 PREMIUM : 3377.82 PREMIUM : 0.00
 BURNING COSTS : 0.1938 BURNING COSTS : 0.0000 BURNING COSTS : 0.0000
 LOSS RATIOS : 28.63 LOSS RATIOS : 0.00 LOSS RATIOS : 0.00

ZURICH MUNICIPAL INSURANCE
 FIRE AND ACCIDENT SYSTEM
 SUMMARY OF CLAIMS AND PREMIUMS

REPORT ID : GAR30
 PAGE : 5

BRANCH : OTHERS DATE EXTRACTED : 27.03.18 REQUESTED BY :
 INSURED : ABEONA HOUSING CO-OPERATIVE RENEWAL DATE : 28.04.19
 VALUE TO : LTA EXPIRY :
 CURRENT COINSURANCE % : 0.00 RENEWAL PREMIUM : 13210.21
 CURRENT FAC REINSURANCE % : 0.00 REDUCTION % : 0.000
 CURRENT DEDUCTIBLE : 0 SPECIAL DISCOUNT % : 0.000
 CURRENT STOP LOSS : 0 COMMISSION % : 0.000
 DATE OF MOST RECENT LOSS : AGENT CODE :
 CAUSE : ZED : 20/10/08

PERIOD OF COVER	PREMIUM DETAILS	SUM INSURED	ALL CLAIMS		FLAG	SETTLED CLAIMS			OUTSTANDING CLAIMS			ESTIMATED FURTHER
			NUMBER	TOTAL PAID/OUTSTANDING		NO	AT	TOTAL COST	NO	AT	PAID TO DATE	
28.04.14 TO 28.04.15	11364	6423791	1	51236		0	1	51236	0	0	0	0
28.04.15 TO 28.04.16	11704	6616505	0	0		0	0	0	0	0	0	0
28.04.16 TO 28.04.17	12265	6947329	0	0		0	0	0	0	0	0	0
28.04.17 TO 28.04.18	12855	7294697	0	0		0	0	0	0	0	0	0
28.04.18 TO 28.04.19	13210	7513538	0	0		0	0	0	0	0	0	0
TOTAL	61397	34795860	1	51236		0	1	51236	0	0	0	0

END OF REPORT - GAR30

MUNICIPAL INSURANCE GROUP
FIRE AND ACCIDENT CLAIMS IN EXCESS OF £5000
BRANCH : OTHERS

DATE : 27/03/18

REPORT : GAR21
PAGE : 42

POLICY NUMBER : JHA-2720144583 00
CLASS OF BUSINESS : COMBINED HOUSING ASSOCIATION
INSURED : ABEONA HOUSING CO-OPERATIVE

PERIOD OF COVER	CLAIM NUMBER	ACCIDENT DATE	NOTIFICATION DATE	PAYMENTS	ESTIMATES	CLAIM TYPE	STATUS	DEPT	CAUSE
28/04/14 28/04/15	27140000847	01/11/14	24/11/14	51236.20	0		S	HOU	KOSO

ZURICH MUNICIPAL INSURANCE
FIRE AND ACCIDENT SYSTEM
SUMMARY OF CLAIMS AND PREMIUMS

REPORT ID : GAR30
PAGE : 4

BRANCH : OTHERS DATE EXTRACTED : 27.03.18 REQUESTED BY : 9BF7

INSURED : ABEONA HOUSING CO-OPERATIVE RENEWAL DATE : 28.04.19

VALUE TO : LTA EXPIRY : RENEWAL PREMIUM : 11806.40

CURRENT COINSURANCE % : 0.00 REDUCTION % : 0.000

CURRENT FAC REINSURANCE % : 0.00 SPECIAL DISCOUNT % : 0.000

CURRENT DEDUCTIBLE : 0 COMMISSION % : 0.000

CURRENT STOP LOSS : 0 AGENT CODE : ZED : 20/10/08

DATE OF MOST RECENT LOSS : 01.11.14

CAUSE : ZED : 20/10/08

POLICY NUMBER : JHA-2720144583-02

VALUE FROM : CUT OFF DATE : 27.03.18

EXCESS : PAYMENT TYPE : YEARS : 5

CLAIM FLAG : DEPT : CLAIM FLAG : DEPT :

PERIOD OF COVER	PREMIUM DETAILS	SUM INSURED	ALL CLAIMS		FLAG	SETTLED CLAIMS			OUTSTANDING CLAIMS			ESTIMATED FURTHER
			NUMBER	TOTAL PAID/OUTSTANDING		NO	AT	TOTAL COST	NO	AT	PAID TO DATE	
28.04.14 TO 28.04.15	10094	6380196	1	51236		0	1	51236	0	0	0	0
28.04.15 TO 28.04.16	10397	6571602	0	0		0	0	0	0	0	0	0
28.04.16 TO 28.04.17	10917	6900182	0	0		0	0	0	0	0	0	0
28.04.17 TO 28.04.18	11463	7245192	0	0		0	0	0	0	0	0	0
28.04.18 TO 28.04.19	11806	7462547	0	0		0	0	0	0	0	0	0
TOTAL	54676	34559719	1	51236		0	1	51236	0	0	0	0

END OF REPORT - GAR30

MUNICIPAL INSURANCE GROUP
FIRE AND ACCIDENT - CLAIMS IN EXCESS OF £5000
BRANCH : OTHERS

DATE : 27/03/18

REPORT : GAR21
PAGE : 41

POLICY NUMBER : JHA 2720144583 02
CLASS OF BUSINESS : COMBINED HOUSING ASSOCIATION
INSURED : ABEONA HOUSING CO OPERATIVE

PERIOD OF COVER	CLAIM NUMBER	ACCIDENT DATE	NOTIFICATION DATE	PAYMENTS	ESTIMATES	CLAIM TYPE	STATUS	DEPT	CAUSE
28/04/14 28/04/15	27140000847	01/11/14	24/11/14	51236.20	0		S	HOU	KOSO

ZURICH MUNICIPAL INSURANCE

FIRE AND ACCIDENT SYSTEM
SUMMARY OF CLAIMS AND PREMIUMS

REPORT ID : GAR30

PAGE : 3

BRANCH : OTHERS

DATE EXTRACTED : 27.03.18

REQUESTED BY :

9BF7

POLICY NUMBER : JHA-2720144583-03

INSURED : ABEONA HOUSING CO-OPERATIVE

RENEWAL DATE :

28.04.19

VALUE FROM :

VALUE TO :

LTA EXPIRY :

CUT OFF DATE : 27.03.18

CURRENT COINSURANCE % : 0.00

RENEWAL PREMIUM :

131.22

EXCESS :

CURRENT FAC REINSURANCE % : 0.00

REDUCTION % :

0.000

PAYMENT TYPE :

CURRENT DEDUCTIBLE : 0

SPECIAL DISCOUNT % :

0.000

YEARS : 5

CURRENT STOP LOSS : 0

COMMISSION % :

0.000

CLAIM FLAG :

DATE OF MOST RECENT LOSS :

AGENT CODE :

DEPT :

CAUSE :

ZED :

20/10/08

PERIOD OF COVER	PREMIUM DETAILS	SUM INSURED	ALL CLAIMS		FLAG	SETTLED CLAIMS			OUTSTANDING CLAIMS			ESTIMATED FURTHER	
			NUMBER	TOTAL PAID/OUTSTANDING		NO	AT	TOTAL COST	NO	AT	PAID TO DATE		
28.04.14 TO 28.04.15	112	21797	0	0		0	0	0	0	0	0	0	0
28.04.15 TO 28.04.16	116	22451	0	0		0	0	0	0	0	0	0	0
28.04.16 TO 28.04.17	121	23573	0	0		0	0	0	0	0	0	0	0
28.04.17 TO 28.04.18	127	24752	0	0		0	0	0	0	0	0	0	0
28.04.18 TO 28.04.19	131	25495	0	0		0	0	0	0	0	0	0	0
TOTAL	608	118068	0	0		0	0	0	0	0	0	0	0

END OF REPORT - GAR30

ZURICH MUNICIPAL INSURANCE

FIRE AND ACCIDENT SYSTEM
SUMMARY OF CLAIMS AND PREMIUMS

REPORT ID : GAR30
PAGE : 9BF7 2

BRANCH : OTHERS	DATE EXTRACTED : 27.03.18	REQUESTED BY :	
POLICY NUMBER : JHA-2720144583-35	INSURED : ABEONA HOUSING CO-OPERATIVE	RENEWAL DATE :	28.04.19
VALUE FROM :	VALUE TO :	LTA EXPIRY :	
CUT OFF DATE : 27.03.18	CURRENT COINSURANCE % : 0.00	RENEWAL PREMIUM :	273.61
EXCESS :	CURRENT FAC REINSURANCE % : 0.00	REDUCTION % :	0.000
PAYMENT TYPE :	CURRENT DEDUCTIBLE : 0	SPECIAL DISCOUNT % :	0.000
YEARS : 5	CURRENT STOP LOSS : 0	COMMISSION % :	0.000
CLAIM FLAG :	DATE OF MOST RECENT LOSS :	AGENT CODE :	
DEPT :	CAUSE :	ZED :	20/10/08

PERIOD OF COVER	PREMIUM DETAILS	SUM INSURED	ALL CLAIMS		FLAG	SETTLED CLAIMS			OUTSTANDING CLAIMS			ESTIMATED FURTHER	
			NUMBER	TOTAL PAID/OUTSTANDING		NO	AT	TOTAL COST	NO	AT	PAID TO DATE		
28.04.14	234	21797	0	0		0	0	0	0	0	0	0	0
TO													
28.04.15	241	22451	0	0		0	0	0	0	0	0	0	0
TO													
28.04.16	253	23573	0	0		0	0	0	0	0	0	0	0
TO													
28.04.17	266	24752	0	0		0	0	0	0	0	0	0	0
TO													
28.04.18	274	25495	0	0		0	0	0	0	0	0	0	0
TO													
28.04.19													
TOTAL	1267	118068	0	0		0	0	0	0	0	0	0	0

END OF REPORT - GAR30

ZURICH MUNICIPAL INSURANCE
FIRE AND ACCIDENT SYSTEM

REPORT ID : GAR30
PAGE : 1

SUMMARY OF CLAIMS AND PREMIUMS

BRANCH : OTHERS

DATE EXTRACTED : 27.03.18

REQUESTED BY :

9BF7

POLICY NUMBER : JHA-2720144583-45
VALUE FROM :
CUT OFF DATE : 27.03.18
EXCESS :
PAYMENT TYPE :
YEARS : 5
CLAIM FLAG :
DEPT :

INSURED : ABEONA HOUSING CO-OPERATIVE
VALUE TO :
CURRENT COINSURANCE % : 0.00
CURRENT FAC REINSURANCE % : 0.00
CURRENT DEDUCTIBLE : 0
CURRENT STOP LOSS : 0
DATE OF MOST RECENT LOSS :
CAUSE :

RENEWAL DATE : 28.04.19
LTA EXPIRY :
RENEWAL PREMIUM : 40.50
REDUCTION % : 0.000
SPECIAL DISCOUNT % : 0.000
COMMISSION % : 0.000
AGENT CODE :
ZED : 20/10/08

PERIOD OF COVER	PREMIUM DETAILS	SUM INSURED	ALL CLAIMS			SETTLED CLAIMS			OUTSTANDING CLAIMS			ESTIMATED FURTHER
			NUMBER	TOTAL PAID/OUTSTANDING	FLAG	NO	AT	TOTAL COST	NO	AT	PAID TO DATE	
28.04.14 TO 28.04.15	41	1	0	0		0	0	0	0	0	0	0
28.04.15 TO 28.04.16	41	1	0	0		0	0	0	0	0	0	0
28.04.16 TO 28.04.17	41	1	0	0		0	0	0	0	0	0	0
28.04.17 TO 28.04.18	41	1	0	0		0	0	0	0	0	0	0
28.04.18 TO 28.04.19	41	1	0	0		0	0	0	0	0	0	0
TOTAL	203	5	0	0		0	0	0	0	0	0	0

END OF REPORT - GAR30