Leaseholder Disclosure Document

Why are you receiving this document?

This document is designed to give you, as a leaseholder, clear and transparent information about the building insurance arranged for your property. Its purpose is to help you understand how your insurance costs are calculated and to give you an understanding of how the policy provides fair value and appropriate protection. This document discloses commissions received by all parties in the distribution chain.

Policy Information

Our Ref:	29376052
Effective Date:	1st May 2026
Policyholder Name:	Brock End RTM Company Ltd
Insurer:	Allianz Insurance Plc
Policy Number:	BB28285357
Risk Address(s):	Flats 1-6 Newport House, Brock End, Swindon, SN1 3HA Flats 1-12 Southwich House, Brock End, Swindon, SN1 3HA Flats 1-4 Betjeman House, 37-39 Cricklade Street, Swindon, SN1 3HB Flats 1-5 Scott House, 37 Cricklade Street, Swindon, SN1 3HB Flat 1-6 Croft House, Brock End, Swindon, SN1 3HA

Our earnings

Our income may include commission paid by the insurer, along with any administration fees, broking fees or fees charged in lieu of commission. Where a policyholder chooses to use premium finance to pay the cost of the insurance in instalments, we will also receive commission from the finance provider for our credit broking services, this could be an equivalent of between £4.00 and £8.70 of each £100 funded.

In some cases, we may earn additional income from insurers retrospectively, such as for business transfers or through profit-sharing agreements. These payments are not linked to individual policies and depend on several factors, including the overall profitability of our account with your insurer over the year. It is possible that we may receive no additional earnings; however, to remain transparent, we have disclosed an estimated maximum amount that could be earned if all relevant conditions are met.

Total price paid (including insurance premium tax at 12%): £ 4,017.65
Commission retained by Brown & Brown: £ 1,056.07

Our fees: (All fees, including admin fees) £ 75.00

Changes made during the term of this policy may incur an additional premium and payment of remuneration.

How we arrange your insurance

Fair Analysis

We've carefully reviewed your requirements and approached insurers across the market to obtain alternative quotes from.

Recommendation

Our rationale for recommending this policy to the Policyholder and Leaseholder is:-

We use our professional judgement to select appropriate insurers from which to seek alternative quotations, after considering the options we recommend this policy which offers the best combination of cost and the cover given.

Our role

We normally act as your agent however, in some circumstances, we may act as agent of your insurer. The table will show where this is the case.

Policy	Sourcing	Placing	Claims
Property Owners	Agent of Client	Agent of Client	Agent of Client

The insurer does not hold any shares in Brown & Brown, nor does Brown & Brown hold any shares in the insurer. We have a robust **Conflicts of Interest Policy** in place to manage these relationships and to ensure that we always act in the best interests of our customers and all policy stakeholders.