Buildings Insurance Information

Key Information for Leaseholders and Shared Owners

16 October 2026

Marsh is an insurance broker, appointed to arrange buildings insurance for a multi-occupancy building or shared ownership properties.

Any residential leaseholder who has an interest in the buildings insurance and who pays or contributes to the buildings insurance premium is entitled to receive certain key information about the policy:

1. A summary of the features of the policy, including main benefits, coverage and exclusions of the policy, the policy duration, and the insured sum.
2. The policy premium including a breakdown at building (or flat level, where available).
3. The remuneration which authorised intermediaries (insurance brokers) receive for arranging the insurance, as well as remuneration they pay to other parties such as the building freeholder or property managing agent.
4. The number of alternative quotes that were obtained, and a brief explanation of why the chosen policy was selected.
5. Information about potential conflicts of interests.

We provide the above information to the person responsible for arranging the buildings insurance (usually the freeholder or property managing agent) who should send it on to all residential leaseholders who pay the premium.

If a residential leaseholder has any questions relating to the buildings insurance, they should direct these to the freeholder or property managing agent they normally deal with.

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).

A business of Marsh McLennan

Insurance Brokers
Chartered

Buildings Insurance Information for Moat Homes Limited &/or Subsidiary Companies for the period 1 October 2026 – 30 September 2027

1. Summary of Cover

This is produced by your insurer and summarises the key features of the policy, including its main benefits, coverage and exclusions. Your freeholder or property managing agent will send a copy to you separately.

2. Premium Information

The total cost of the Leasehold element of the policy is £1,697,890.71 (which includes Insurance Premium Tax at £181,916.86). Note this is the overall premium for the policy, which in some instances may include other buildings insured by your freeholder or property managing agent.

The person responsible for arranging your buildings insurance, usually your freeholder or property managing agent, will tell you the premium applicable to your building or flat separately, for example, as part of the service charge invoice.

3. Remuneration Information

The total remuneration earned by Marsh for arranging your buildings insurance policy is £148,896.01.

If your freeholder or property managing agent receives any additional remuneration in connection with your buildings insurance, they should advise you of this separately.

Marsh charge an annual broker fee to our client (your landlord) in addition to the premiums. This fee is for a range of services we provide to our client (your landlord), including placing other policies unrelated to your buildings insurance. As some of our annual fee could be apportioned to your building insurance we disclose to you for transparency, the element of our fee that relates to your building insurance is minimal. Not all landlords recharge this amount to its leaseholders, as it is a minimal amount per leaseholder. To define minimal we have estimated that across our clients this would generally be less than £2.00 per annum per leaseholder.

4. Placement Information

About Us

Marsh Ltd is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 307511). We typically act for the building freeholder, property managing agent, or another broker. They have instructed us to arrange buildings insurance for your dwelling or flat.

How we approached the insurance renewal

In advance of each renewal we agree a broking strategy with our customer. In some years we may agree to obtain quotations from many different insurance companies, and in others to negotiate with a limited number of insurers, or even a single insurer only.

At this renewal we obtained one quotation from the insurance company underwriting the policy because it is under a Long Term Agreement.

We also recommended the policy to our customer because it provides buildings insurance appropriate for a dwelling occupied for residential purposes, covering common risks such as fire, flood, storm or escape of water.

Although we are only under a regulatory obligation to make a recommendation to our customer, we have also had regard to your interests as the leaseholder. For example, we have ensured that excesses (the amount you would pay in the event of a claim) are relatively low in comparison to policies taken out for commercial buildings such as an office block

5. Conflicts of Interest

We have no conflicts of interest to declare. This means we do not directly or indirectly hold 10% or more of the voting rights or capital of the insurers we approached for quotations, nor they in us. We act solely in the interests of our customer.