

Flats Renewal Quotation

Insured 4-9 Herschel Close RTM Co Ltd

Risk Address 4-9 Herschel Close, Oakhurst, Swindon, Wiltshire, SN25
2HX

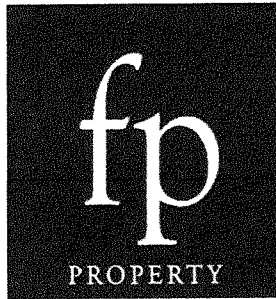
ALLIANZ Policy Key Details

Buildings Declared Value	£565,137
Buildings Sum Insured	£762,935
Communal Contents	£20,000
Property Owners Liability	£5,000,000
Employers Liability	£10,000,000
Loss of Rent /Alternative Accommodation for Flats	£254,057
Loss of Rent for Commercial Units	N/A
Terrorism Cover	Included
Accidental Damage	Included
Legal Expenses	Included
Property Damage Excess	£100
Escape of Water Excess	£100
Subsidence Excess	£1,000
Other Excess	£100

The policy is subject to survey at any point during the policy term and subsequent completion of all risk requirements in the timescales given by insurers. Cover is based on the material facts and claims history provided by you and stated within this document is subject to the insured complying with all relevant policy conditions.

Premium Breakdown

	Annual Premium	Tax	Total Premium
Buildings	£651.10	£39.07	£690.17
Terrorism	£56.51	£3.39	£59.90
Administration Fee			£0.00
Total Payable	£651.10	£39.07	£690.17



Flats Renewal Quotation

Demands & Needs & Material Facts

You have requested a buildings quotation which I have obtained for you based on the information you have provided below. In this instance I have recommended that cover is placed with ALLIANZ, as they offer a comprehensive policy to meet your demands & needs. provide a competitive premium

Claims History

Date of Loss	Value of Claim	Claim Category	Claim Status
10/08/2008	335.00	Escape of Water or Freezing of Pipes	Settled

COMPLETE PROPERTY OWNER Renewal SCHEDULE

Policy Number:	BB/16486616	Agent :	A-One Insurance Services Ltd
Account Number:	14/93011 RNL		
The Insured:	4-9 Herschel Close RTM Co Ltd		
Postal Address:	Lettings Plus 36 River Park Marlborough Wiltshire SN8 1NH		
Postcode:	SN8 1NH		

Renewal Premium	£651.10	Annual Premium	£651.10
Insurance Premium Tax	£39.07	Insurance Premium Tax	£39.07
Total Premium	£690.17	Total Annual Premium	£690.17
Effective Date:	31/08/2012	Renewal Date	05/09/2013

Business Description: Property Owner

The Premises:

Address 4-9 Herschel Close, Oakhurst, Swindon, Wiltshire
Postcode SN25 2HX

Clauses applicable to the whole policy
C/110/1 Mortgage and Other Interests
C/397/1 Asbestos Inner Limit of Indemnity
C/500/1 Manslaughter Defence Costs – Employers Liability
C/501/1 Manslaughter Defence Costs – Property Owners Liability
C/821/1 Loss of Rent

SECTION 1 - PROPERTY DAMAGE

PROPERTY INSURED AT PREMISES A	SUM INSURED
Buildings Sum Insured:	£762,935 (£565,137)
Contents of Common Parts:	£27,000 (£20,000)
Excluded Events - 10	
Excess:	Property Damage: £100 Subsidence: £1,000

SECTION 2 - PROPERTY OWNERS LIABILITY

Limit of Indemnity:		£5,000,000
Excess:	Third Party Property Damage	£250

SECTION 3 - EMPLOYERS LIABILITY

Limit of Indemnity	£10,000,000
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SECTION 4 – LEGAL EXPENSES

Cover – Basic Any One Claim limit £100,000, Period of Insurance aggregate limit
£500,000

Employment
Taxation Proceedings
Criminal Prosecution Defence
Damage to Premises

Jury Service Allowance, limit £100 per day, up to £5,000 Any One
Claim

Master Wording Ref: 36507

Access to Allianz Legal Online website: www.allianzlegal.co.uk
providing support in producing business legal paperwork.
Click on the Register now box and enter the Registration Code
ALPA75DD79AA

TERRORISM

Property Damage	£565,137
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Clauses

C/110/1 Mortgage and Other Interests

The interest is noted in respect of any Residential Building or Residential Unit of all parties who have an interest in such property.

In addition, the rights of any mortgagee or lessor shall not be prejudiced by any act of any mortgager, lessee or occupier of any Residential Building or Residential Unit provided the mortgagee or lessor shall immediately on becoming aware of such act give The Company notice in writing and pay any additional premium The Company may require

C/397/1 Asbestos Inner Limit of Indemnity

In respect of Injury loss or damage occurring during any one Period of Insurance directly or indirectly caused by arising from in consequence of or in any way involving asbestos the Limit of Indemnity under this Section shall not exceed the limit of indemnity shown in the Schedule or £5,000,000 (whichever is the lesser) inclusive of all costs and expenses.

For the purposes of this limitation all such Injury loss or damage which arises from one incident shall be deemed to have occurred at the time such incident takes place.

All other terms and conditions are unaltered.

C/500/1 Manslaughter Defence Costs – Employers Liability

Section 4 - Employers Liability (If Applicable) is extended as follows:

The Insurer will indemnify the Insured in respect of

A. legal costs and expenses incurred with the prior written consent of the Insurer and

B. costs of the prosecution awarded against the Insured in connection with the defence of any criminal proceedings including appeals against judgement arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or Isle of Man in respect of any fatal injury sustained and caused during the Period of Insurance in connection with the Business and which may be the subject of indemnity under this Section

Provided that

1. the maximum amount payable under this extension shall not exceed £5,000,000 during any one Period of Insurance

2. all amounts payable under this extension will form part of and are not in addition to the Limit of Indemnity under this Section as stated in the Schedule

3. where the Insurer has already indemnified the Insured in respect of legal costs and expenses incurred in connection with the defence of any criminal proceedings including appeals against judgement arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence which gave rise to said proceedings under another Section of the Policy the amount paid under that Section shall contribute to the maximum amount payable under this extension

4. the Insurer agrees details of the specific solicitor or counsel who are to act on behalf of the Insured prior to their appointment

the Insurer will not pay for

A. any fines or penalties imposed on the Insured or the cost of implementing any remedial order or publicity order

B. legal costs and expenses in connection with an appeal unless solicitor or counsel advise that there are strong prospects of succeeding in the appeal or recovering costs awarded against the Insured at all times throughout the appeals process. Any change to such prospect of success during the appeals process may result in cover being removed

C. costs and expenses provided by another source or any other insurance or where but for the existence of this extension would have been provided by such source or insurance

D. costs and expenses in connection with the defence of any criminal proceedings relating to an alleged breach brought in any country other than Great Britain Northern Ireland the Channel Islands and the Isle of Man

Allianz Insurance plc. Registered in England number 84638 Registered office 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

www.allianz.co.uk

E. costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by

- i. the Insured
- ii. any partner or director of the Insured
- iii. any Employee

C/501/1 Manslaughter Defence Costs – Property Owners Liability

Section 3 - Property Owners Liability is extended as follows:

The Insurer will indemnify the Insured in respect of

A. legal costs and expenses incurred with the prior written consent of the Insurer and

B. costs of the prosecution awarded against the Insured in connection with the defence of any criminal proceedings including appeals against judgement arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or Isle of Man in respect of any fatal injury occurring during the Period of Insurance in connection with the Business and which may be the subject of indemnity under this Section

Provided that

1. the maximum amount payable under this extension shall not exceed £5,000,000 during any one Period of Insurance or the Limit of Indemnity under this Section as stated in the Schedule whichever is the lesser
2. all amounts payable under this extension will form part of and are not in addition to the Limit of Indemnity under this Section as stated in the Schedule
3. where the Insurer has already indemnified the Insured in respect of legal costs and expenses incurred in connection with the defence of any criminal proceedings including appeals against judgement arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence which gave rise to said proceedings under another Section of the Policy the amount paid under that Section shall contribute to the maximum amount payable under this extension
4. the Insurer agrees details of the specific solicitor or counsel who are to act on behalf of the Insured prior to their appointment

the Insurer will not pay for

A. any fines or penalties imposed on the Insured or the cost of implementing any remedial order or publicity order

B. legal costs and expenses in connection with an appeal unless solicitor or counsel advise that there are strong prospects of succeeding in the appeal or recovering costs awarded against the Insured at all times throughout the appeals process. Any change to such prospect of success during the appeals process may result in cover being removed

C. costs and expenses provided by another source or any other insurance or where but for the existence of this extension would have been provided by such source or insurance

D. costs and expenses in connection with the defence of any criminal proceedings relating to an alleged breach brought in any country other than Great Britain Northern Ireland the Channel Islands and the Isle of Man

E. costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by

- i. the Insured
- ii. any partner or director of the Insured
- iii. any Employee

C/821/1 Loss of Rent

Section 1 - Property Damage, Basis of Settlement Adjustments, 28 Loss of Rent is deleted and restated as follows:

28 Loss of Rent

Where as a result of Damage residential Buildings or parts of residential Buildings are rendered uninhabitable or access to them is prevented the Insurer will indemnify the Insured in respect of the loss of rent paid or payable to the Insured by Residents for accommodation provided and services rendered including service and management charges at the Premises during the period necessary to restore the residential Buildings to a habitable condition or to make it accessible

Provided that

1. cover for such costs shall only apply to the extent that such costs are not otherwise insured
2. the maximum period during which payment under this Extension will be made shall not exceed 24 calendar months from the date of the Damage unless agreed otherwise by the Insurer in writing
3. the liability of the Insurer under this Extension shall not exceed <LORPercent>% of the Sum Insured applying to the Buildings or to the parts of the Buildings Damaged.

Terrorism Section

Definitions

1. Premises

Any of the Premises as defined in Section 1 - Property Damage.

2. Business

The Business shown in the Complete Flatowner Schedule, conducted solely from the Premises.

3. Act of Terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

4. Event

All individual losses arising in respect of a continuous period of 72 hours of which the proximate cause is the same Act of Terrorism. The date and time that any such period of 72 hours shall commence shall be set by the Insurer.

5. Territorial Limits

England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987.

Note 1: This shall include the Channel Tunnel up to the frontier with the Republic of France, as set out by the Treaty of Canterbury.

Note 2: For the avoidance of doubt, this excludes Northern Ireland, the Isle of Man and the Channel Islands.

6. General Cover Policy

a. this Policy

or

b. where the Cover by this Policy is limited to the Terrorism Insurance Section only, the policy or policies specified in the Terrorism Section of the schedule to this policy.

7. Property Insured

Property as detailed in the Schedule to any General Cover Policy but excluding

a. property insured under a

- i. Marine, Aviation or Transit policy
- ii. Motor Insurance policy (other than Motor Trade policy)
- iii. Road Risks Section of a Motor Trade policy
- iv. reinsurance policy or agreement

whether such policy or agreement includes cover for an Act of Terrorism or not.

b. any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes, unless

- i. insured under the same policy as the remainder of the building which is not a private residence
- ii. the building is a block of flats

c. any Nuclear Installation or Nuclear Reactor

8. Business Interruption

Loss resulting from interruption of or interference with the Business carried on by the Insured at the Premises in consequence of loss or destruction of or damage to property used by the Insured at the Premises for the purpose of the business.

9. Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument, being an installation designed for or adapted for

- a. the production or use of atomic energy
- b. the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
- c. the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter, being matter which has been produced or irradiated in the course of the production or use of nuclear fuel.

10. Nuclear Reactor

Any plant (including any machinery, equipment or appliance, whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

11. Virus or Similar Mechanism

Program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses, worms and logic bombs.

12. Hacking

Unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data, whether the property of the Insured or not.

13. Denial of Service Attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, and the generation of excess or non-genuine traffic between and amongst networks.

Section Exclusions

The Insurer will not pay for

1. Digital and Cyber Risk Exclusion

any losses whatsoever directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from

a. loss or destruction of or damage to any computer or other equipment or component or system or item which processes, stores, transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the insured or not, where such loss or destruction or damage is caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack

or

b. Business Interruption directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking or Denial of Service Attack.

2. Riot, Civil Commotion and War

any losses whatsoever occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

3. Territorial Limits

any losses whatsoever arising directly or indirectly from any cover or extension of Premises provided by the General Cover Policy to locations outside the Territorial Limits.

Section Conditions

1. Burden of Proof

In any action suit or other proceedings where the Insurer alleges that any damage or loss resulting from damage is not covered by the General Cover Policy, the burden of proving that such damage or loss is covered shall be upon the Insured.

Warranties / Endorsements for your Policy: