



**Your Residential Property Owners Policy Schedule**  
**Policy Number ONE/24189350CBT/10000553**

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**Renewal**

Produced on 29/08/2014

This Schedule forms part of Your policy.

If the information in the attached Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

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**Your Policy Details**

Effective Date	05/09/2014	Premium Due	£629.62
Policy Expires	05/09/2015	Insurance Premium Tax	£37.78
Renewal Date	05/09/2015	Total Amount Due	£667.40
		Annual Premium	£629.62
		Insurance Premium Tax	£37.78
		Total	£667.40

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**Your Details**

Policyholder	4-9 Herschel Close RTM Co Ltd
Address	Lettings Plus,36 River Park,Marlborough,Wiltshire.
The Business	Residential Property Owners

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**Your Insurance Adviser's Details**

Agency Number	46/0045780
Name	A-One Property Insurance Services Ltd
Address	Peartree Business Centre Cobham Road Wimborne Dorset BH21 7PT
Telephone Number	0845 4566792
Facsimile Number	08717 801001

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**Your Residential Property Owners Policy Schedule – Continued**

**Policy Number ONE/24189350CBT/10000553**

*Risk 1 / Location 1*

**RESIDENTIAL PROPERTY OWNERS INSURANCE**

Business **Residential Property Owners**

Premises **4-9 Herschel Close, Oakhurst, Swindon, Wiltshire, SN25 2HX.**

<b>Asset Protection</b>	<b>Sum Insured</b>
Property Damage	
Subsidence is included	
Residential Building	
Accidental Damage is included	<b>£585,583</b>
<b>£780,583</b>	
	Index Linked
Contents of Communal Areas at the above premises	£20,000

<b>Revenue Protection</b>	<b>Limit of Indemnity</b>
Loss of Rent and Alternative Accommodation Expenses	£259,934

<b>Legal Liabilities</b>	
Employers Liability	£10,000,000
Public and Products Liability	£5,000,000

**Residential Property Owners Legal Protection** £50,000

**Excesses**

<b>Asset Protection</b>	<b>Excess</b>
<b>Property Damage</b>	
Subsidence	£1,000
Residential Building	£100

<b>Legal Liabilities</b>	
Public and Products Liability	Refer to Policy Wording
Commercial Legal Protection	Refer to policy wording
Any other Excesses stated in the Policy and/or Endorsements as applying	

## **Your Residential Property Owners Policy Schedule – Continued**

**Policy Number**                      **ONE/24189350CBT/10000553**  
**Risk 1 / Location 1**

Any other Excesses stated in the Policy and/or Endorsements as applying

### **Conditions Precedent**

Any Conditions Precedent stated in the Policy as applying.

The following also apply:

If in relation to a claim You fail to fulfil any of the following conditions, You will lose Your right to indemnity or payment of that claim.

Please refer to the policy for the full wording of the Condition.

Any Conditions Precedent are subject otherwise to the terms and exceptions of the Policy.

### **Endorsements**

Any Endorsements stated in the Policy as applying -

### **Revenue Protection**

Cover as defined in the Policy is hereby amended to read:-

We will indemnify You if Your Residential Building or any of Your Residential Units cannot be lived in or if access to them is denied as a result of Damage insured under the Property Damage section in respect of

- (1) (a) loss of rent (including ground rent and management charges) You should have received but have lost
  - b) (i) the cost of reasonable alternative accommodation incurred by any owner or lessee if this is necessary
  - b) (ii) the cost of reasonable accommodation in kennels and/or catteries for dogs and/or cats belonging to the owner or lessee residing in the Residential Building where such pets are not permitted in any alternative accommodation
- (2) temporary storage of your furniture

The maximum we will pay in respect of any one claim is shown in the Schedule and is subject to a Maximum Indemnity Period of 24 months

The following also apply:

### **Roof Inspection Condition Precedent**

It is a Condition Precedent to Our liability under the Property Damage Section of this policy in respect of Damage caused by storm or flood that any flat felt roof must be inspected every two years by a qualified builder or property surveyor and any defects found rectified immediately

Please refer to the Policy for the full wording of the Endorsement

Any Endorsement(s) are subject otherwise to the terms and exceptions to the policy.

Underwritten by, Aviva Insurance Limited.

Registered in Scotland No 2116 Registered Office Pitheavlis, Perth, PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

## **Terrorism**

### **The premises**

As detailed in the Property Damage or Business Interruption Sections where insured by this Policy but only in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Isle of Man or the Channel Islands.

### **The Property Insured**

As detailed in the property Damage or Business Interruption Sections where insured by this Policy

### **Excess/Excesses**

As detailed in the Property Damage or Business Interruption Sections where insured by this Policy.

### **Sums Insured/Limits of Liability**

As detailed in the Property Damage or Business Interruption Sections where insured by this Policy

1. Property Damage
2. Business Interruption

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## **Your Cancellation Rights**

There are no statutory cancellation rights under this policy.

## **Choice of Law**

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or

In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or

Should neither of the above be applicable, the law of England and Wales will apply

## **If You Have a Complaint**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to A-One Property Insurance Services Limited, Peartree Business Centre, Cobham Road, Wimborne, Dorset, BH21 7PP. Telephone Number 0845 4566 792

A-One Property Insurance Services Limited and Aviva Insurance Limited are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by contacting your insurance advisor.

## **DATA PROTECTION ACT – INFORMATION USES**

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is A-One Property Insurance Services Limited and Aviva Insurance Limited.

## **Insurance Administration**

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

## **Credit Searches and Accounting**

In assessing your application/renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work

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out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

### **Sensitive Data**

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by the insurer or its agents.

### **Marketing**

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva Insurance Limited, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

### **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

Share information about you with other organisations and public bodies including the Police;

Undertake credit searches and additional fraud searches;

Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to by contacting us.

We and other organisations may also search these agencies and databases to:

Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;

Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;

Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

### **Claims History**

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

### **Material Facts**

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be

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disclosed to the insurer. If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your Insurance advisor.

This renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material facts under this insurance, even if we are notified after your renewal date.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

**Period of Validity of Quotation**

The renewal premium quoted is valid until the expiry of your current policy

**Telephone Recording**

For our joint protection telephone calls may be recorded and/or monitored

**Changes to your policy you need to know about**

This notice tells you about changes to your policy. Please ensure you read the changes carefully (together with your policy booklet), as they will form part of your contract of insurance, and keep them together with your other policy documents.

**Commercial Legal Protection.**

Where your policy provides cover under the above section(s), please note that the following changes have been made to your policy:

Our claims handling is undertaken by D.A.S Insurance Company Limited or such other company as we notify you of from time to time