

Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What's enclosed

- Your statement of fact
- Certificate of employers' liability insurance
- Policy wording
- Residential tenant type guidance document

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - This policy schedule
 - Your statement of fact
 - Certificate of employers' liability insurance
- Please read the enclosed residential tenant type guidance document to ensure that you have provided correct details for your tenants.
- You should read this information along with your policy wording. Your policy wording contains conditions. You must comply with these conditions, including any actions that may be required of you. If you do not comply then your policy may not protect you in the event of a claim.
- If you have any questions or need to change any of the details or if you are unsure about any of the policy and section conditions, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your broker's details

Name	ALAN & THOMAS INS BRKRS LTD
Agency number	2117307

Your schedule

Commercial and Residential Landlords Insurance

Your details

The insured	4-9 Herschel Close RTM Company Ltd
Correspondence address	15 Windsor Road Swindon Wiltshire United Kingdom SN3 1JP

Helpful information

► **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£1,498.34
Insurance Premium Tax (IPT) at the current rate	£179.80
Total amount payable	£1,678.14

Your period of insurance

Date this policy starts	05 September 2022
Date this policy expires	04 September 2023
Renewal date	05 September 2023

Your business description

Business activity	Property Owner
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► The **Business description** is the activities you are covered for

Your property covers

Property 1

Address	4 -9 Herschel Close Swindon Wiltshire United Kingdom SN25 2HX
Property type	Multiple Flats (Purpose Built)
Residential occupant type	Working Occupant(s), Not Benefits Assisted
Premises use	Private Dwelling Only
Rent funded by	Direct from Tenant
Residential occupant type	Working Occupant(s), Not Benefits Assisted
Premises use	Private Dwelling Only
Rent funded by	Direct from Tenant
Residential occupant type	Working Occupant(s), Not Benefits Assisted
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Residential occupant type	Working Occupant(s), Not Benefits Assisted
Premises use	Private Dwelling Only
Rent funded by	Direct from Tenant
Buildings	✓ covered
Buildings reinstatement declared value	£1,390,077
Buildings sum insured	£1,737,596
Subsidence	✓ covered
Accidental damage	✓ covered
Rental income including service charges	✗ not covered
Landlords contents	✓ covered
Landlords contents sum insured	£ 25,000
Accidental damage	✓ covered

► **Buildings reinstatement declared value** is the cost of rebuilding the property as new at the start of each period of insurance, including additional costs to comply with public authority requirements, professional fees and debris removal costs.

Endorsements that will apply to property 1

These endorsements only apply to this property. For other endorsements please look at each of the properties covered, as well as the overall policy endorsements. Any words in bold print are defined terms and you can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

003 - Tree inspection and pruning condition

Tree inspection and pruning condition

In accordance with the Reasonable care policy condition, **you** must arrange, at **your** own expense, for an arborist or professional tree surgeon to

- i inspect trees for which **you** are responsible where the trunk is within 10 metres of the **property** and the tree is over 5 metres in height to ensure that they do not affect the structure, drains or sewers at the **property**
- ii prune or pollard trees as recommended and within the time period specified by the arborist or professional tree surgeon

This inspection must be carried out within 90 days of the inception of the **policy** and annually thereafter unless otherwise recommended by the arborist or professional tree surgeon but must be subject to

- a. an inspection at least every three years
- b. no new planting of trees unless agreed with the arborist or professional tree surgeon

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a **claim**.

Excesses that will apply to property 1

The excesses below only apply to this property.

► **Excess** is the first part of each and every claim paid by you

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£100
Damage caused by flood.	£300
Damage caused by subsidence, ground heave or landslip.	£2,000
Damage caused by escape of water from any tank, apparatus, pipe or sprinkler installation.	£500
Damage caused by malicious damage or theft by tenants.	£500
All other damage where an excess applies.	£100

Other policy covers

Property owners liability	✓ covered
Limit of indemnity	£10,000,000
Employers' liability	✓ covered
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000
Terrorism	✓ covered
Legal expenses	✗ not covered

► **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

Excesses that apply to other policy covers

The excesses below apply to your policy.

► **Excess** is the first part of each and every claim paid by you

cover	excess
Property owners liability	£200

Endorsements that will apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

DE5 Disease exclusion

Notwithstanding any provision to the contrary within **your policy**, except for any cover provided under the Property owners liability, Employers' liability, Terrorism insurance (except for risks in the Channel Islands and Isle of Man or to residential property risks insured in the name of a private individual for England, Wales and Scotland) and/or Legal expenses sections of **your policy**, this **policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Subject to the other terms, conditions and exclusions contained in **your policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage is covered by **your policy** and is directly caused by or arising from any of the following causes: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Time element loss

Business interruption, contingent business interruption or any other consequential losses.

DA5 Denial of access and loss or damage at managing agents' premises cover

Where a Rental income section is in force under **your policy** this endorsement deletes and replaces the Denial of access and loss or damage at managing agents' premises cover

Denial of access and loss or damage at managing agents' premises cover

We will cover **you** for loss of **rental income** covered by this section, resulting from interruption of or interference with **your business** caused by accidental damage by the **insured perils** to

1. property within a 1 mile radius of **your property** which prevents or hinders the use of **your property**, or access to it, regardless of whether **your property** is damaged or not
2. **property** at the premises of **your** managing agents.

Provided that

- a. these **insured perils** are covered under the Buildings section in respect of **your property**
- b. the insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the prevention of access or hinderance of use and ending after 12 weeks during which time **you** suffer a loss of **rental income**
- c. **our** liability for any one claim and in any one **period of insurance** is the lower of either 25% of the **annual rental income** or £250,000 irrespective of the number of premises insured
- d. the 'Reinstatement of sum insured cover' shall not apply in respect of this endorsement.

We will not cover

- i. any loss, destruction of, or damage to property from which **you** obtain electricity, gas, water or telecommunications services which prevent or hinder the supply of these services
- ii. any incident involving interference or interruption with the **business** that is less than 12 hours duration.

Meanings of defined terms

Insured peril(s)

Means fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

PU5 Failure of public supply cover

Where a Rental income section is in force under **your policy** this endorsement deletes and replaces the Failure of public supply cover and the Public services exclusion under What is not covered for this section.

We will cover **you** for loss of **rental income** resulting from interruption or interference with **your business** caused by the accidental failure of

1. the public electricity supply at **your** supplier's generating station or sub station
2. the public gas supply at **your** supplier's land based premises
3. the public water supply at **your** supplier's waterworks or pumping station
4. the public telecommunications services at **your** supplier's land based premises

from which **you** obtain electricity, gas, water or telecommunications services within the **policy territories** where such accidental failure is a direct result of accidental damage caused by an **insured peril**.

Provided that after the application of all other terms and conditions of the section, the most **we** will pay is the lower of either 25% of the **annual rental income** or £250,000 in any **period of insurance** irrespective of the number of premises insured.

The 'Reinstatement of sum insured cover' shall not apply in respect of this endorsement.

The insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the accidental failure of supply or service at **your property** and ending after 12 weeks during which time **you** suffer a loss of **rental income**.

We will not cover

a any failure

- i. which does not involve cessation of supply, for at least 12 hours
- ii. due to an excluded cause

b loss resulting from failure caused by

- i. the deliberate act of any supplier or by them using their power to withhold or restrict supply or services
- ii. solar flare or other atmospheric or weather conditions, but **we** will cover failure due to accidental damage to equipment caused by these conditions

Meanings of defined terms

Insured perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, malicious persons, accidental damage, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

CD1 Cyber and data exclusion

The defined term **Electronic data** attaching to the **Property owners liability** section of this **policy** is deleted.

The **Electronic data exclusion** attaching to the **Property owners liability** section of this **policy** is deleted and replaced by the following exclusion:

Cyber and data exclusion

We will not cover claims directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

1. any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**
2. loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
3. failure of electronic, electromechanical data processing or electronically controlled equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

- a. for **bodily injury**
- b. for physical damage to material property
- c. under the **Data protection cover** of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**.

Meanings of defined terms

For the purposes of this exclusion the following defined terms shall apply:

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet or wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.