

## The Schedule

### Property Investors Protection Plan

#### Important information

- We have used the information in this document and your completed proposal form or statement of fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

#### What you need to do next

- Please read these documents carefully to check the details are correct and that the level of cover meets your needs.
- The schedule and policy wording should be read together as they show the cover we are providing to you.
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

|                               |                                                                     |                  |     |
|-------------------------------|---------------------------------------------------------------------|------------------|-----|
| <b>Agency</b>                 | Alan & Thomas Insurance Brokers<br>Limited t/as Flats Direct        |                  |     |
| <b>Policy No</b>              | LEXICON / Zurich - 33711                                            | <b>Agent No.</b> | 117 |
| <b>The Insured</b>            | Orchard Court (Swindon) Management Co Ltd                           |                  |     |
| <b>Correspondence Address</b> | Orchard Court<br>Flats 1-7<br>190 Oxford Road<br>SWINDON<br>SN3 4HA |                  |     |
| <b>The Business</b>           | Owner of the properties as detailed in the property certificates.   |                  |     |

| <b>Premiums Section</b>     |                                           | <b>First</b>   | <b>Annual</b>  |
|-----------------------------|-------------------------------------------|----------------|----------------|
| A                           | Material Damage                           | £438.45        | £438.45        |
| B1                          | Business Interruption                     | £0.00          | £0.00          |
| C                           | Property Owners' Liability                | £0.00          | £0.00          |
| D                           | Employers' Liability                      | £0.00          | £0.00          |
| L                           | Legal Contingencies                       | £0.00          | £0.00          |
|                             | Legal Expenses                            | £0.00          | £0.00          |
|                             | Terrorism                                 | £55.33         | £55.33         |
|                             | Lexicon Underwriting Fee                  | £0.00          | £0.00          |
|                             | Insurance Premium Tax at the current rate | £59.25 @ 12%   | £59.25 @ 12%   |
| <b>Total Amount payable</b> |                                           | <b>£553.03</b> | <b>£553.03</b> |

DATE OF ISSUE: 27th November 2019

#### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

## Property Certificate

|                             |                                                                                                                                                                                                                                                 |                                                        |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| <b>Insurer:</b>             | <b>Zurich Insurance plc</b>                                                                                                                                                                                                                     | <b>Policy No. LEXICON / Zurich - 33711</b>             |
| <b>Insured:</b>             | Orchard Court (Swindon) Management Co Ltd                                                                                                                                                                                                       | <b>Sch No- 1</b>                                       |
| <b>The Premises:</b>        | Flats 1-9 , Orchard Court, 190 Oxford Road, SWINDON, SN3 4HA                                                                                                                                                                                    |                                                        |
| <b>Premises Occupation:</b> | Residential                                                                                                                                                                                                                                     |                                                        |
| <b>Construction:</b>        | The Premises are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber. |                                                        |
|                             | <b>Start Date:</b><br>18th December 2019 00:00:01 GMT                                                                                                                                                                                           | <b>Expiry Date:</b><br>17th December 2020 24:00:00 GMT |

|                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |        |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| <b>Covers Applicable:</b> | 'All Risks' of physical loss or damage including, but not restricted to:<br>Fire, Lightning, Explosion, Aircraft or other aerial devices or articles dropped from them, Riot, Civil Commotion, Strikers, Locked-out workers, Persons taking part in labour disturbances, Malicious Persons, 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, Accidental Damage, Subsidence. |        |
| <b>Policy Excesses</b>    | Fire, Lightning, Earthquake, Explosion, Aircraft, Riot & Civil Commotion                                                                                                                                                                                                                                                                                                                                                                                                                                | £100   |
|                           | Strikers, Locked-Out Workers & Persons Taking Part in labour disturbances                                                                                                                                                                                                                                                                                                                                                                                                                               | £100   |
|                           | All Perils excess, unless otherwise stated below:                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £100   |
|                           | Escape of Water                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | £100   |
|                           | Flood                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | £100   |
|                           | Theft & Attempted Theft                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | £100   |
|                           | Subsidence                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | £1,000 |

### Sum insured / Limit of Indemnity

|                           |             |                   |
|---------------------------|-------------|-------------------|
| Buildings Declared Value  | £757,937    |                   |
| Buildings Sum Insured     | £1,023,215  |                   |
| Landlords Contents        | £0          |                   |
| Loss of Rent Receivable   | £0          | (12 months)       |
| Property Owners Liability | £10,000,000 | for any one event |
| Employers Liability       | £10,000,000 |                   |

### Premiums

| Section                                 | First   | Annual  |
|-----------------------------------------|---------|---------|
| A Material Damage                       | £438.45 | £438.45 |
| B1 Business Interruption                | £0.00   | £0.00   |
| C Property Owners' Liability            | £0.00   | £0.00   |
| D Employers' Liability                  | £0.00   | £0.00   |
| L Legal Contingencies                   | £0.00   | £0.00   |
| Legal Expenses                          | £0.00   | £0.00   |
| Terrorism                               | £55.33  | £55.33  |
| Lexicon Underwriting Fee                | £0.00   | £0.00   |
| Total Insurance Premium Tax             | £59.25  | £59.25  |
| Total Amount Payable (Inclusive of Tax) | £553.03 | £553.03 |

### Notes

For full details of your cover please refer to the policy wording (a further copy can be supplied upon request)

**Reason for Issue:** Renewal

**DATE OF ISSUE:** 27th November 2019

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## Schedule of limits

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### Item

#### DEFINITIONS

Buildings - Landlords Contents - Limit £50,000

#### BUSINESS INTERRUPTION EXTENSIONS

Rent Receivable Accelerated Reinstatement Costs - Limit £100,000

1 - Action of Competent Authorities - Limit £2,500,000

2 - Anchor Tenant- Limit £2,500,000

3 - Legionellosis - Limit £1,000,000 and cleaning costs - Limit £50,000

4 - Loss of Attraction - Limit £1,500,000

5 - Managing Agents - Limit £1,000,000

6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £1,500,000

7 - Unlawful Occupation - Limit £25,000

8 - Prevention of Access - Limit 100%

9 - Public Utilities - Limit 100%

#### COVERS

10 - Storm and Flood - Water table - Limit £100,000

#### CLAUSES APPLICABLE TO SECTIONS A, B1 and B2

##### GENERAL CLAUSES

G2 - Archaeological Discoveries- Limit £100,000

G4 - Business Rates- Limit £25,000 any one loss and £100,000 in any one Period of Insurance

G8 - Dilapidation - Limit £10,000

G10 - Eviction of Squatters - Limit £50,000

G11 - Exhibition Equipment - Limit £10,000

G13 - Fly Tipping - Limit £15,000 subject to a £1,000 Excess

G16 - Landscaped Gardens - Limit £25,000 subject to a £1,000 Excess

G17 - Loss Minimisation and Prevention Expenditure - Limit £25,000

G18 - Loss of Market Value - Limit £250,000

G21 - Personal Possessions - Limit £500

G22 - Public Relations Expenses - Limit £10,000

G23 - Reinstatement to Match - Limit £100,000

G25 - Replacement of Keys and Resetting of Digital Locks - Limit £25,000

G26 - Trace and Access - Limit £150,000

G27 - Tree Felling or Lopping - Limit £2,500 any one loss and £5,000 in any one Period of Insurance

G28 - Tree Removal - Limit £2,500 any one loss and £5,000 in any one Period of Insurance

G29 - Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications - Limit £25,000

G42 - Loss of Licence - NOT OPERATIVE

G43 - Money and Personal Accident (Malicious Attack) - NOT OPERATIVE

G44 - Munitions of War – NOT OPERATIVE

#### ADAPTATION CLAUSES A1 - Energy Performance and Sustainable Buildings - Limit £125,000

##### A3

- A) Storm and Flood - Resilience - NOT OPERATIVE

- B) Storm and Flood - Protection - NOT OPERATIVE

- C) Incombustible Reinstatement - NOT OPERATIVE

#### CONTINGENT COVER CLAUSES

C2 - Bailor's Goods - Limit £75,000

C3 - Diminution in Value - Limit £250,000

C4 - Other Premises - Limit £10,000

C5 - Privity of Contract - Limit £2,500,000

C6 - Temporary Removal - Limit £1,000,000

C8 - Automatic cover from Exchange - Limit £5,000,000

C9 - Capital Additions - £5,000,000

C10 - Failure of Third Party Insurances - Limit £5,000,000

C11 - Inadvertent Omission to Insure - Limit £5,000,000

C12 - Newly Acquired Buildings - Limit £5,000,000

#### CONTRACT WORKS CLAUSES

CW1 - Contract All Risks - Limit £750,000

CW2 - Contractors' Interest - Limit £500,000

#### INTERESTED PARTY CLAUSES

I7 - Cancellation - Lender's Interest – NOT OPERATIVE

I8 - Composite Insured (Non Vitiating) – NOT OPERATIVE

I9 - First Loss Payee – NOT OPERATIVE

I10 - Managing Agents – NOT OPERATIVE

#### LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies - Limit £100,000

Continued...

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Continued...

**RESIDENTIAL BUILDINGS CLAUSES**

R1 - Alternative Accommodation and Loss of Rent - Limit 33%

R2 - Removal of Nests - Limit £1,000

R4 - Persons Lawfully on the Premises - NOT OPERATIVE

**EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2**

3 - Land - Limit £50,000

**SECTION C - PROPERTY OWNERS' LIABILITY**

4 - Property Damage - Uninsured amount £250

5 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

14 - Legionella - Limit £1,000,000

15 - Libel and Slander - Limit £250,000

19 - Financial Loss - NOT OPERATIVE

20 - Managing Agent - NOT OPERATIVE

**SECTION D - EMPLOYERS' LIABILITY**

Extension 2 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

Exclusion 2 - Terrorism Restriction - Limit £5,000,000

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# Statement of Fact

**Policy Holder's Name** Orchard Court (Swindon) Management Co Ltd  
**Contact Address** Orchard Court  
Flats 1-7  
190 Oxford Road  
SWINDON  
SN3 4HA  
**Effective from** 18th December 2019 00:00:01 GMT

## This is an important document and you must read it in full

A Statement of Fact records the information notified to us and facts assumed about you, your business and your business partners and directors. It must be read in conjunction with the enclosed Certificate and policy wording, as together with the information provided they form a record of our contract with you and the information which has been taken into account when calculating the premium, terms and conditions upon which your policy is based.

Please remember all material facts must be disclosed. Failure to do so could invalidate your policy. A material fact is one which is likely to influence an insurer in the assessment and acceptance of the application. You must therefore inform the insurer of any circumstances of which they may not be aware. If you are in any doubt as to whether a fact is material it should be 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 adviser.

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

**You must check all the information and material facts contained in this Statement of Fact and the Schedule and contact your Insurance Adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that your policy is not valid or We may not be liable to pay your claim (s).**

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

## General Details

You or any organisations that your partners or directors have been involved with (as a partner or director), or any of your partners or directors in a personal capacity have never, unless you notify us or have already advised us otherwise:

- been declared bankrupt, been the subject of any bankruptcy proceedings or any form of insolvency or winding up procedures (including administrative receivership)
- been convicted of, or charged (but not yet tried) with, or received an official caution for any criminal offence other than motoring offences or offences that are spent under the Rehabilitation of Offenders Act 1974.
- been declined or refused insurance cover or had cover declared void
- had any insurance renewal refused
- had any special terms or conditions imposed by an insurer
- been the subject of a recovery action by HM Revenue & Customs
- been prosecuted, served prohibition or served an improvement order under Health and Safety legislation
- been disqualified from being a company director.
- ever been subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement of a Sheriff Court Decree

## Claims History

In connection with The business or any other business in which you, your directors, partners or family members are, or have been involved, and in respect of the cover (s) now granted, there have been the following incidents in the last 5 years which have or could have resulted in a claim, whether insured or not:

| Date      | Details                                                       | Paid (£) | O/S (£) |
|-----------|---------------------------------------------------------------|----------|---------|
| 18/2/2015 | Flat owner dropped mug on built in ceramic hob and cracked it | 99       | 0       |

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## Premises Details

The following details are assumptions made by us regarding each of your properties insured under this policy. If there are any alterations to be made, please notify us as soon as possible as it may have an effect on payment of any future claims.

Unless you notify or have already advised us otherwise:

- All Premises are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.
- All the premises insured or to be insured will be maintained in a good state of repair
- All the premises insured are not classified as Grade 1, Grade 2 or Grade 2\* listed.
- The Premises have not suffered from nor are showing signs of damage by subsidence, ground heave or landslip and are not situated over made up ground or underground workings of any sort.
- The Premises are not located in an area which has a history of flooding.
- The Buildings are occupied for the sole purpose of the business occupation shown on the premises certificate.
- The Buildings or a portion of the Buildings are not unfurnished, unused or Unoccupied.

## Exceptions to Material Facts, including Premises Number where necessary

None

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## Claims Aid Certificate of Entitlement

Lexicon Property in conjunction with Claims Aid, a claims administration company, provides you with a claims handling service and this is to certify that the following policyholder is entitled to the Claims Aid service for the period stated.

|                                           |                                                                                        |
|-------------------------------------------|----------------------------------------------------------------------------------------|
| <b>Name of Policyholder</b>               | Orchard Court (Swindon) Management Co Ltd                                              |
| <b>Period of Cover</b>                    | 18th December 2019 00:00:01 GMT to 17th December 2020 24:00:00 GMT both days inclusive |
| <b>Building Declared Value</b>            | As per individual property schedule                                                    |
| <b>Building Sum Insured</b>               | As per individual property schedule                                                    |
| <b>Landlords Contents</b>                 | As per individual property schedule                                                    |
| <b>Rent Sum Insured</b>                   | As per individual property schedule                                                    |
| <b>Property Owners Limit of Indemnity</b> | As per individual property schedule                                                    |
| <b>Insurers Policy Number</b>             | LEXICON / Zurich - 33711                                                               |

The benefits of the Claims Aid Service are:

- Immediate professional advice and assistance on all claims made under this policy
- A dedicated claims handler to control your claim from start to finish
- Emergency out of hours facility
- Personal visits on claims where your Insurer appoints a loss adjuster.

## CONTACT DETAILS

To notify a claim under your Insurance Policy  
Telephone CLAIMS AID on 03333 211445  
For EMERGENCY OUT OF HOURS facility 03339 999975  
Email: [mail@jacksonsclaims.com](mailto:mail@jacksonsclaims.com)

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