



Properties Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

Policy Number: RSHG0040246

Your Details

Policyholder: 149 County Road Management Ltd

Policyholder's Address: Flat A - D, 149 County Road, Swindon, United Kingdom, SN1 2EB

Business: Resident Association

Your Intermediary

Intermediary Name: FINCH GROUP

Address: 53A CROCKHAMWELL ROAD , WOODLEY , READING, BERKS , RG5 3JP

Intermediary Number: GX4070

Your Policy Dates

Period of Insurance: From: 01/12/2019 To: 30/11/2020

Renewal Date: 01/12/2020

Your Premium Information

Premium: £1,038.02 Insurance Premium Tax: £124.56

Total Amount Due: £1,162.58

If You have chosen to pay Your Premium by Direct Debit separate details will be provided by Your third party credit provider confirming the applicable credit charge and monthly instalment amounts.

Reason for Issue: Renewal



Premises

Flat A - D, 149 County Road, Swindon, Wiltshire, United Kingdom , SN1 2EB

Residential Use: Residential.

Premises Applicable Clauses

The following clauses apply to these Premises as detailed under Additional Terms and Conditions

RES001 Residential Occupancy Exclusions

RES006 Residential Tenancy Requirement

LIS002 Listed Building Condition

Insurances applicable to the above Premises

Property Damage Insurance

Operative Events

- | | |
|---|----------|
| • Events 1-7 and 9: | Included |
| • Event 8 (Subsidence, ground heave or landslip): | Included |
| • Event 10 (Any other accident): | Included |

Buildings Included

Declared Value:	£469,497
Uplift Level:	30%
Sum Insured:	£610,346

Landlord's Contents Not Included

Rent Included

Alternative Accommodation Costs:	Included
Indemnity Period:	36 months
Limit of Liability inclusive of Loss of Rent:	£183,104

Book Debt Included

Sum Insured:	£25,000
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Royal & Sun Alliance Insurance plc (No.93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Other Insurances applicable to the Policy

Liabilities Insurance

Section 1 - Employers' Liability

Not
Included

Section 2 - Property Owners' Liability

Included

Limit of Indemnity any one Event: £5,000,000

Limit of Indemnity any one Period of Insurance in respect of
Pollution: £5,000,000

Your Contribution: £250

Section 3 - Legal Defence Costs

Included

Limit of Indemnity in any one Period of Insurance:

- Part A: Not Included
- Part B: £250,000

Section 4 - Legionellosis Liability

Included

Limit of Indemnity: £5,000,000

Your Contribution: £100

Legal Expenses Insurance

Not Included

Directors & Officers Liability Insurance

Not Included



MDR001A Malicious Damage by Residents

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Event 2** is extended to include malicious damage caused by **Residents** or their guests to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** in which the **Resident** lives

excluding

1 Your Contribution of £250

2 Damage to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** which **You** can recover from the **Resident** or another source.

TBR001A Theft or Attempted Theft by Residents

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Event 7** is extended to include theft or attempted theft caused by **Residents** or their guests to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** in which the **Resident** lives

excluding

1 Your Contribution of £250

2 Damage to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** which **You** can recover from the **Resident** or another source.

The following clauses apply if listed under Premises Applicable Clauses



LIS002 Listed Building Condition

This clause applies to Property Damage Insurance in this **Policy**.

It is a condition of the insurance for Property Damage that the **Premises** are not

- designated a Listed Building of Grade I
- Scheduled Ancient Monument
- the subject of any other protection order or Building Preservation Notice the equivalent to Grade 1
- currently undergoing nor are scheduled to undergo consideration for any of the above status.

For all other classifications of Listed or Preserved building not listed above it is a further condition of the insurance for Property Damage to **Buildings** that the Declared Value for the **Buildings** of the **Premises** is based on a rebuilding cost assessment or valuation report prepared by an appropriately qualified professional within the last 3 years.

If, at the commencement of the insurance, a professional rebuilding cost assessment/valuation report has not been obtained this must be obtained within eight weeks of the commencement of insurance for the **Buildings**.

Any changes to the **Declared Value** required following the production of a professional cost assessment or valuation may result in an additional premium.

If the **Declared Value** for the **Buildings** of the **Premises** is not based on a professional rebuilding cost assessment or valuation, any Uplift Level provided will be set to 0% and the Alternative Basis of Settlement referred to in 'How We settle claims for Damage to Buildings'/'Additional factors when settling these claims' is deleted. In the event of a claim to the **Buildings**, the onus will be on **You** to obtain a professional valuation to enable the Insurable Amount to be calculated.