Flats Policy
Schedule

About you

Policyholder: 149 County Road Management Limited

Policy number: PP04 021746898

Correspondence address: 15 Windsor Road

Swindon

SN3 1JP

Portfolio type: Residential Property Owner

Business Description: Property Owners

Employer Reference Number: n/a

Your subsidiary's name: None

Your subsidiary's Employer Reference Number: None

About your policy:

Period of Insurance:	02/12/2020	**to**	02/12/2021

Transaction effective date: 02/12/2020

Reason for issue: New Business

Date of issue: 02/12/2020

Your premium:

This transaction policy premium: £437.82

This transaction Terrorism premium: £0.00

This transaction IPT: £52.54

Gross annual premium including IPT: £490.36

Who is looking after your policy:

Your broker: Flats Direct
314-316 Bournemouth Road
Poole, Dorset
BH14 9AP

Risk address: Flat A-D 149 County Road

                                    Swindon

                                    SN1 2EB

Section 1: Property Damage

Item description	Declared value	Sum insured
Buildings	£469,497	£633,821
Communal Contents	£25,000	£25,000

Subsidence Extension Applies

Excesses

All Property Damage Claims other than	
Escape of Water and Subsidence	£250
Property Damage Subsidence	£1,000
Property Damage Escape of Water	£500

Section 2: Loss of Rent

Item description		Sum insured
Loss of Rent		£0
Maximum Indemnity Period	12 Months	

		Limit of Liability
Alternative Residential Accommodation and Rent		£211,253
Maximum Indemnity Period	Not applicable	

Section 3: Employers' Liability

Limit of Indemnity – any one occurrence	£10,000,000

Item description	Wageroll
Clerical Wages	£0

Section 4: Property Owners Liability

	Limit of Liability
Limit of Indemnity – any one occurrence	£10,000,000

Section 5: Terrorism

Item description	
Property Damage	Not Insured
Business Interruption	Not Insured

Endorsements applicable to your policy
Endorsement: Wording changes

General Exclusions

Exclusion 5. Date Recognition has been deleted and remains blank.

Exclusion 7. Date Recognition Computer Equipment has been deleted and remains blank.

Exclusion 10. Electronic Data Exclusion has been deleted and replaced with the following

10. **Electronic Risk**

(not applicable to Section 3: Employers' Liability and Section 4: Property Owners' Liability if insured by this Policy)

Damage directly or indirectly caused by or consisting of or arising from:

(a) erasure, loss, distortion or corruption of information on or reduction in the functionality availability or operation of any electronic equipment whether belonging to You or not caused by the malicious introduction or incursion of any unauthorised, unintended, undesired or unexpected program, instruction or command or any other computer or electronic virus

(b) the failure of any electronic equipment to recognise accept respond to or process any data or instruction

However, subsequent **Damage** which is otherwise covered by **Your** policy is nevertheless insured.

Should electronic data processing media insured by this policy suffer **Damage** insured by this policy then the basis of valuation shall be the value of the materials only together with the cost of clerical labour and computer time expended in reproducing the records provided that We will not pay for the value to You of the information contained therein or for any expense in connection with the production of information to be recorded therein.

Section 4: Property Owners' Liability

Definitions

The following Definition has been added to the Section Definitions:

Electronic Data	Facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electro-mechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.

Exclusions

The following Exclusion has been added to the Section Exclusions:

We will not indemnify **You** in respect of liability arising from:

13. (a) authorised or unauthorised transmission of Electronic Data
(b) the content of any website, Your email, intranet or extranet
(c) erasure, loss, distortion, corruption or alteration of Electronic Data or any loss of use resulting in reduction of functionality

(d) failure of electronic, electromechanical data processing or electronically controlled equipment or Electronic Data to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.