



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: RSHG0027663

Your Details

Policyholder: Oak Court Residents Limited

Policyholder's Address: Flats 1 - 9, Oak Court, 19 Green Lane, Northwood, Middlesex, HA6 2UU

Business: Resident Association

Your Intermediary

Intermediary Name: SIMMONS
GAINSFORD
INSURANCE
SOLUTIONS LTD

Address: 7-10 CHANDOS STREET , OFF CAVENDISH SQUARE ,
LONDON , W1G 9DQ

Intermediary Number: XF6150

Your Policy Dates

Period of Insurance: From: 23/01/2017 To: 22/01/2018

Renewal Date: 23/01/2017 Valid Until: 23/01/2017

Your Premium Information

Premium: £1,478.68 Insurance Premium Tax: £147.87

Total Amount Due: £1,626.55

Reason for Issue: Quotation for Renewal



Annual Premium Summary

Your Premium, inclusive of Insurance Premium Tax, is comprised of

Total amount allocated to all Premises in respect of Property Damage Insurance and Property Owners' Liability (Section 2 of Liability Insurance)	£1,588.29
Premium payable for all other applicable Insurances:	£38.26
Total amount payable:	£1,626.55



Premises

Flats 1 - 9, Oak Court, 19 Green Lane, Northwood, Middlesex, United Kingdom , HA6 2UU

Residential Use: Private Rental.

Premises Applicable Clauses

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

RES001 Residential Occupancy Exclusions

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: £1,619,193
Uplift Level: 0%
Sum Insured: £1,619,193

Landlord's Contents

Not Included

Rent

Included

Annual Rent Receivable: £315,309
Indemnity Period: 12 months
Rent Sum Insured: £315,309

Alternative Accommodation Costs:
Indemnity Period:
Limit of Liability:

Included
36 months
£485,758

Book Debt

Included

Sum Insured: £25,000

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.



Your Contribution:

In respect of Buildings and Rent:

• Event 1 (Fire, smoke, lightning, explosion and earthquake):	Nil
• Event 4 (Escape of water or oil):	£250
• Event 8 (Subsidence):	£1,000
• Damage other than Events 1, 4 and 8:	£100

Terrorism Insurance

Not Included

**Annual Property Damage and Property Owners' Liability
Premium Allocation for these Premises, including Insurance Premium Tax:**

£ 1,588.29

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

	Included	
Limit of Indemnity Any One Claim (except where otherwise stated in the Policy):		£100,000
Limit of Indemnity in total for all claims in any one Period of Insurance:		£1,000,000

Directors & Officers Liability Insurance

Not Included

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy:

REP001 Renovation or Repair Requirement

No cover shall be provided under this **Policy** if and to the extent that any **Damage** arises as a result of renovation or repair to **Buildings** at the **Premises** other than

1 **Contract Works** not exceeding the **Contract Price**

2 **Contract Works** notified to and accepted by **Us**

during the **Period of Insurance** of this **Policy**.

The meaning of **Contract Price** and **Contract Works** is included in '**Definitions - Words with Special Meanings**'.

CWL003A Contract Works Extension (£100,000)

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

The insurance in respect of **Buildings** extends to include **Contract Works** to the extent to which **You** have contracted to arrange cover.

Contract Price: £100,000

excluding

- **Your Contribution** as shown in the **Schedule**
- any amount in excess of the **Contract Price**
- non-ferrous metals
- any **Property** which is otherwise insured.

The meaning of **Contract Works** and **Contract Price** is included in '**Definitions - Words with Special Meanings**'.



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.

LEX001A Legal Expenses Residential Letting Requirement

This clause applies to Legal Expenses Insurance in this **Policy**.

It is a requirement of this Insurance that: **You** obtain and verify a satisfactory reference from potential tenants before commencement of a **Tenancy Agreement**.

Failure to comply with this requirement may result in Us not paying your Legal Expenses Claim.

The following clauses apply if listed under Premises Applicable Clauses



RES001 Residential Occupancy Exclusions

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

It is a condition of this Insurance that the residential portions of the **Premises** are not rented out or let for the purposes of any of the following occupancy types:

- Bed and Breakfast accommodation
- Care and support
- DWP/DSS, Local Authority or Council support tenancies unless accepted by **Us**
- Asylum Seekers.

Failure to comply with this requirement may result in Us not paying Your claim.

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.