

BLOCK OF FLATS SCHEDULE

Please read the Policy and Schedule carefully to ensure that the cover meets **Your** requirements

Policy Number: 021648385/LTDCHE3 **Insurers:** See Identity of Insurers Endorsement

Broker Reference: JANNA-1 **Broker:** Jannard Quadrant Ins Brkrs
Eclipse House
Watford
WD24 7UE

Policyholder: Chesswood Court Residents Association

Business: Blocks of Flats Let to Professionals

Premises: See attached Blocks of Flats Premises Schedule

Period of Insurance
Effective Date: 11/10/17 **Expiry Date:** 11/10/18

Cover: As detailed in the Policy unless stated otherwise as an endorsement

Policy Wording: Blocks Of Flats Z0024 (08/17)

Section	Cover	Operative/Not Operative
1	Property Damage Alternative Residential Accommodation and Rent Limit	Operative Up to 30% of the Building Sum Insured
2	Loss of Rent Receivable	Not Operative
3	Employers Liability	Not Operative
4	Property Owners Liability	Operative
5	Terrorism	Not Operative
6a-c	Legal Expenses	Operative
6d	Rent Guarantee	Not Operative

Other Interests: The interests of third parties which **You** are required to include on this policy under the terms of any mortgage property lease or hiring leasing or hire purchase agreement are automatically noted.

Policy Endorsements:	As attached if applicable
Excess:	See attached Block of Flats Premises Schedule
Total Buildings premium excluding IPT:	£2,824.68
Terrorism premium excluding IPT	Not Operative
Rent Guarantee premium excluding IPT	Not Operative
Insurance Premium Tax @ 12% (IPT):	£ 338.96
Total premium including IPT:	£3,163.64
Underwriting Fee	£ 30.00
Grand Total including IPT and Underwriting Fee	£3,193.64

BLOCK OF FLATS PREMISES SCHEDULE

Policy Number: 021648385/LTDCHE3

Insurers: See Identity of Insurers Endorsement
Policyholder: Chesswood Court Residents Association

Period of Insurance:
Effective Date: 11/10/17 **Expiry Date:** 11/10/18

Premises Address: Chesswood Court Bury Lane Rickmansworth WD3 1DF
Occupancy: Blocks of Flats Let to Professionals

Section 1 Property Damage Operative

Total Buildings Declared Value £2,742,406
 Day One Uplift 35%
 Total Buildings Sum Insured £3,702,248

Contents
 a) Common Parts Sum Insured £25,000
 b) Residential Accommodation Sum Insured Not Operative

Alternative Residential Accommodation and Rent Limit 30%

Section 2 Loss of Rent Not Operative

Monthly Loss of Rent £ 0
 Maximum Indemnity Period (months) 12 months
 Loss of Rent Total Sum Insured £ 0

Section 5 Terrorism Not Operative

Limit of Liability as detailed in Sections 1 & 2 if applicable

Exclusions to Cover in respect of Sections 1, 2 & 5

Damage in respect of the following Perils is excluded: None

Excess Per Premises in respect of Sections 1 & 5

Buildings
 Fire, Lightning, Earthquake, Aircraft, Explosion, Riot, Civil
 Commotion Nil
 Subsidence £1,000
 All other losses (unless specified below) £ 100
 Flood £750

Contents
 All losses (unless specified below) £ 100

Third Party Notice of Interest in respect of these Premises

Name of Interested Party None Recorded
 Address of Interested Party

Reference Number of Interested Party
Additional Interested Party None Recorded

Premium in respect of these Premises

Building Premium excluding Insurance Premium Tax:	£2,824.68
Terrorism Premium excluding Insurance Premium Tax:	£ 0.00
Insurance Premium Tax @ 12%:	£ 338.96
Total Premium including Insurance Premium Tax	£ 338.96
Underwriting Fee	£ 30.00
Total Premium including Insurance Premium Tax and Underwriting Fee	£3,193.64

POLICY ENDORSEMENTS

The following Endorsements are applicable to CHESSWOOD COURT

BLOCK OF FLATS LEGAL LIABILITIES SCHEDULE

Policy Number: 021648385/LTDCHE3
Insurers: See Identity of Insurers Endorsement
Policyholder: Chesswood Court Residents Association
Period of Insurance:
Effective Date: 11/10/17 **Expiry Date:** 11/10/18

Section 3 Employers Liability - Not Operative

Limit of Liability any one claim or series of claims arising out of any one Event: Not Operative

Section 4 Property Owners Liability - Operative

Limit of Liability any one claim or series of claims arising out of any one Event: £10,000,000

Excess in respect of Section 4

Third Party Property Damage £250

BLOCK OF FLATS LEGAL EXPENSES SCHEDULE

Policy Number:	021648385/LTDCHE3		
Insurers:	See Identity of Insurers Endorsement		
Policyholder:	Chesswood Court Residents Association		
Period of Insurance:			
Effective Date:	11/10/17	Expiry Date:	11/10/18

Section 6 Legal Expenses and Rent Guarantee

Limit of Indemnity in respect of an **Insured Incident** :

Subsection 6a Tenant Eviction and Pursuit of Rent Arrears : £50,000 any one claim

Subsection 6b Non-Tenancy Property Infringement : £50,000 any one claim

Subsection 6c Criminal Prosecution : £50,000 any one claim

Subsection 6d Rent Guarantee : Not Operative

Residential : Not Operative

Non-residential : Not Operative

Subsection 6e Hotel Expenses and Storage Costs : Hotel Expenses - £50 per day up to a maximum of 30 days, Storage Costs - £20 per day up to a maximum of 30 days

Policy Excess: the amount that **You** are required to pay towards any claim.

- **Tenant Eviction** – non-residential:£250
- **Rent Guarantee:** Not Operative
- **All other sections:** Nil

BLOCK OF FLATS IDENTITY OF INSURERS ENDORSEMENT

Policy Number: 021648385/LTDCHE3
Policyholder: Chesswood Court Residents Association
Period of Insurance:
Effective Date: 11/10/17 **Expiry Date:** 11/10/18

Insurance cover under Sections 1-5 is provided by the following Insurer:

Insurer	Details	Share of risk
Covea Insurance plc	FCA Firm Reference Number: 202277 Company Registration Number: 613259 Registered Office Address: Norman Place, Reading, RG1 8DA	100%

Insurance cover under Section 6 is provided and managed by Arc Legal Assistance Limited and underwritten by the following Insurer:

Insurer	Details	Share of risk
AmTrust Europe Limited	FCA Firm Reference Number: 202189 Registered Company Registration Number: 1229676 Registered Office Address: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG,	100%

Your insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

You can check the regulatory status of each firm on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768

BLOCK OF FLATS DIFFERENCE IN COVER / DIFFERENCE IN LIMITS ENDORSEMENT – SECTIONS 1-5

Policy Number: 021648385/LTDCHE3

Insurers: See Identity of Insurers Endorsement

Policyholder: Chesswood Court Residents Association

Period of Insurance:

Effective Date: 11/10/17 **Expiry Date:** 11/10/18

The following definitions apply to this Endorsement in addition to the General Definitions which have the same meaning wherever they appear in this Endorsement.

Expiring Policy – the Policy of Insurance that was in force for at least 12 months directly prior to the effective date of **This Policy** and any subsequent renewals of **This Policy**.

This Policy - The documents headed "Block of Flats Schedule", "Blocks of Flats Premises Schedule" and "Blocks of Flats Legal Liabilities Schedule" that specify the above Policy Number, the **Period of Insurance**, **Your** details, the **Premises**, the **Property Insured** and any **Excess**, Endorsements and Conditions applicable and the Policy wording.

1. Subject to Clauses 2 and 3 below, in the event that there is any difference materially detrimental to the **Policyholder** between:
 - a) The cover provided by **Us** under **This Policy** and
 - b) The cover provided by the **Expiring Policy**.

We shall meet any claim occurring under **This Policy** with the **Policyholder** as if such difference did not exist.

2. **We** shall only be obliged to meet any claim under this endorsement provided:
 - a) **You** supply **Us** with the **Expiring Policy** schedule, endorsements and policy wording at **Our** request
 - b) The claim arises and is notified to **Us** within 6 months of the expiry of the **Period of Insurance**
 - c) claims do not arise from Pollution or Contamination, Terrorism, Radioactive Contamination, Electronic Data (e-risks), Asbestos, Notifiable Infectious Diseases and date recognition issues
 - d) The maximum amount payable by **Us** shall not exceed £250,000 in respect of any one claim

3. **We** shall not be obliged to meet any claim under this endorsement if the claim relates to:

- a) any cover or limit that is excluded by **Our** reinsurance treaties
- b) the application of any condition of average, condition precedent, underinsurance or which is prohibited by legislation, governmental regulation, or order
- c) any action brought or liability occurring or arising in the United States of America or Canada
- d) cover provided by Liability Insurance Legal Defence Costs of the **Expiring Policy**
- e) any section that is not shown as insured in **This Policy**
- f) any premises or property which was not insured under the **Expiring Policy**
- g) any amendment made at the **Policyholder's** request or in relation to any changes in risk or cover requirements applicable at the time **This Policy** is taken out or
- h) any term, condition or requirement set out in any notice or endorsement issued with or in conjunction with **This Policy**.

BLOCK OF FLATS STATEMENT OF FACT

Policy Number: 021648385/LTDCHE3
Policyholder: Chesswood Court Residents Association
Period of Insurance:
Effective Date: 11/10/17 **Expiry Date:** 11/10/18

Please read the following information carefully.

This is a record of the information that You provided to Us about You and Your Business upon which Your insurance is based.

You have a duty to give a fair presentation of risk. Therefore You should ensure that the contents of any information You have provided Us in this Statement of Fact is correct (where it relates to a matter of fact) and made in good faith (where it relates to a matter of expectation or belief), otherwise Your policy may not cover You.

If any information in this Statement of Fact is incorrect You must notify Your insurance broker/intermediary as soon as possible and in all circumstances within thirty days from the date of inception of the policy.

GENERAL DETAILS DECLARED

Personally or in any business capacity neither You or any director or partner involved with the Business or any other business have:

1. Never had cover declined or renewal refused or cancelled or had any special terms and conditions imposed.
2. Never failed to comply with any Risk Improvements requested by Insurers.
3. Never been convicted or charged but not yet tried or received a Police Caution in respect of arson, theft or any other offence other than driving offences or any offences which are spent under the Rehabilitation of Offenders Act.
4. Never been declared bankrupt or been the subject of bankruptcy proceedings or entered into an Individual Voluntary Arrangement in the past 5 years or had a County Court Judgment or Sheriff Court Decrees served against you.

You:

1. Are the owners of the property to be insured or have the right to insure the property.

We have based our terms on the following:

Each premises to be insured:

1. Is currently in a good state of repair and will be maintained in a good state of repair.
2. Has never suffered a flood.
3. Has not been monitored for or suffered from subsidence, landslip or heave and is not showing any evidence of movement e.g. cracking and/or bulging of walls (please note that subsidence cover may be subject to satisfactory completion of a subsidence questionnaire).
4. Does not contain flats classed as bedsits (bedsits are single rooms which do not have their own specifically designed kitchens and bathrooms).
5. No flats or units are let direct to Housing Associations, Local Authority, Department for Work and Pensions or Asylum Seekers and is not classed as house in multiple occupation (HMO).
6. Is not in the course of being refurbished, converted, renovated or altered (other than internal decoration or routine maintenance including internal painting and decorating, tiling, replacement of bathroom and or kitchen fixtures and fittings including sinks, basins, W.C., bath and shower,

<p>carpeting or other floor coverings, internal joinery, plastering, central heating installation and external window replacement) and none is planned in the next 12 months.</p> <p>7. Is not expected to be Unoccupied for periods of 30 days or more (either in whole or part)</p> <p>8. Is heated by low pressure hot water apparatus, fixed gas, electricity, oil fired central heating or securely fixed space heaters.</p> <p>9. Is the whole building and not part of the building (except individual flats in Scotland).</p>

AMENDMENTS TO THE ABOVE STATEMENTS

None

RISK DETAILS DECLARED CHESSWOOD COURT

Risk Address:	Chesswood Court Bury Lane Rickmansworth WD3 1DF
All flats are used for purely residential purposes (except home offices) and are owner occupied or let to working persons on an Assured Shorthold Tenancy agreements of 6 months or more direct with a private landlord.	Yes
Occupancy Type:	Blocks of Flats Let to Professionals
All flats are currently occupied and will continue to remain so	Yes
Property Type:	Blocks of Flats
How many flats are there in the property:	Not recorded
The number of floors in the property including the ground floor and basements:	Not recorded
Are there leisure facilities:	Not recorded
Is any part of the premises used for commercial purposes:	Not recorded
Is the proposer a Residential Management Company:	Yes
When was the company incorporated:	Not recorded

CONSTRUCTION DETAILS CHESSWOOD COURT

Year Built:	1995
Property Listed:	No
Standard Construction:	Yes
Construction of Walls	Brick, Stone or Concrete
Construction of Floors	Concrete
Construction of Roof	Tile
Flat Roof:	No

CLAIMS SUMMARY

28.01.2011 - Escape of Water - £900 - 6/3/11 – ESCW - £261.25



HOW WE USE YOUR INFORMATION

The personal information, provided by You, is collected by or on behalf of Us and may be used by Us, Our employees, agents and service providers acting under Our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share Your information with reinsurers and regulators, as required by law.

From time to time We may need to undertake some of the processing of Your data in countries outside of the European Economic Area, and in such cases We will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use Your information or pass it on to any other person for the purposes of marketing further products or services to You.