



Your renewal

Important information about your renewal

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- We have automatically increased your sums insured by the following percentages to allow for the effects of inflation
 - Buildings of residential properties 4.2%
 - Landlords contents 3.3%

If you have provided updated sums insured at renewal we will use these values. Your updated sums insured are shown in schedule.

Please contact your insurance adviser if the sums insured are not correct as any claims may be affected if you are under insured.

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - This schedule
 - Your statement of fact
 - Your policy wording
 - Important notice to policyholders
- Please check your excesses as these may have changed.
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Please contact your insurance adviser if any of these details need to be changed.

Your broker's details

Name SG CHASESIDE INSURANCE SOLUTIONS
Agency number 2775542

Your schedule

Commercial and Residential Landlords Insurance

Your details

| | |
|-------------------------------|--|
| The insured | Wilford Close Residents Association Limited |
| Correspondence address | 29 High Street Pinner Middlesex United Kingdom HA5 5PJ |

Helpful information

► **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your renewal premium

| | |
|---|------------------|
| Premium | £4,749.63 |
| Insurance Premium Tax (IPT) at the current rate | £569.96 |
| Total amount payable | £5,319.59 |

Your period of insurance

| | |
|--------------------------|--------------|
| Date this policy starts | 14 July 2018 |
| Date this policy expires | 13 July 2019 |
| Next renewal date | 14 July 2019 |

Your business description

| | |
|-------------------|----------------|
| Business activity | Property Owner |
|-------------------|----------------|

► The **Business description** is the activities you are covered for

Your property covers

Property 1

| | |
|--|---|
| Address | 2 - 48 Wilford Close Northwood Middlesex United Kingdom HA6 2GE |
| Property type | Flats (Purpose Built) |
| Residential occupant type | Private Rental |
| Number of occupants | 1 |
| Buildings | ✓ covered |
| Buildings reinstatement declared value | £4,282,343 |
| Buildings sum insured | £6,423,514 |
| Subsidence | ✓ covered |
| Accidental damage | ✓ covered |
| Rental income including service charges | ✓ covered |
| Rent sum insured | £794,000 |
| Maximum indemnity period | 12 |
| Landlords contents | ✓ covered |
| Landlords contents sum insured | £21,300 |
| Accidental damage | ✓ covered |

► If the **Residential occupant type** is noted as Residential, Private Rental or Leaseholder this does not include cover for properties let to Students

► **Buildings reinstatement declared value** is the cost of rebuilding the property as new at the start of each period of insurance, including additional costs to comply with public authority requirements, professional fees and debris removal costs.

Excesses that will apply to property 1

The excesses below only apply to this property.

| cover | excess |
|--|--------|
| Damage caused by fire, lightning, explosion, aircraft. | £0 |
| Damage caused by flood. | £300 |
| Damage caused by subsidence, ground heave or landslip. | £2,000 |
| Damage caused by malicious damage or theft by tenants. | £500 |
| All other damage where an excess applies. | £100 |

► **Excess** is the first part of each and every claim paid by you

Other policy covers

| | |
|----------------------------------|----------------------|
| Property owners liability | ✓ covered |
| Limit of indemnity | £5,000,000 |
| Employers' liability | ✗ not covered |
| Terrorism | ✓ covered |
| Legal expenses | ✗ not covered |

Excesses that apply to other policy covers

• **Excess** is the first part of each and every claim paid by you

The excesses below apply to your policy.

| cover | excess |
|---------------------------|---------------|
| Property owners liability | £200 |