



Your policy

Important information

- 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.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What's enclosed

- Your statement of fact
- Policy wording

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 policy schedule
 - Your statement of fact
- 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.

Change of details?

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	Holmewood Residents Limited
Correspondence address	Flat 1 - 13 38 - 42 Gregories Road Beaconsfield Buckinghamshire United Kingdom HP9 1GE

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 premium

Premium	£1,673.39
Insurance Premium Tax (IPT) at the current rate	£200.81
Total amount payable	£1,874.20

Your period of insurance

Date this policy starts	18 August 2017
Date this policy expires	17 August 2018
Renewal date	18 August 2018

Your business description

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

Your property covers

Property 1

Address	Flats 1 - 13 38- 42 Gregories Road Beaconsfield Buckinghamshire United Kingdom HP9 1GE
Property type	Flats (Purpose Built)
Residential occupant type	Private Rental
Buildings	✓ covered
Buildings reinstatement declared value	£2,105,298
Buildings sum insured	£3,157,947
Subsidence	✓ covered
Accidental damage	✓ covered
Rental income including service charges	✓ covered
Rent sum insured	£1,236
Maximum indemnity period	36
Landlords contents	✓ covered
Landlords contents sum insured	£20,720
Accidental damage	✓ covered

► **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.	£1,000
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	✓ covered
Limit any one claim	£100,000
Limit for all claims notified during the period of insurance	£1,000,000

Excesses that apply to other policy covers

The excesses below apply to your policy.

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

cover	excess
Property owners liability	£200
Legal Expenses - Tenant eviction (residential tenant)	£nil