



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 3.9%

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	Nower Court RTM Company Limited
Correspondence address	Nower Court Nower Hill Pinner Middlesex United Kingdom HA5 5RQ

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	£1,627.70
Insurance Premium Tax (IPT) at the current rate	£195.32
Total amount payable	£1,823.02

Your period of insurance

Date this policy starts	27 January 2018
Date this policy expires	26 January 2019
Next renewal date	27 January 2019

Your business description

Business activity	Property Owner
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➤ The **Business description** is the activities you are covered for

Your property covers

Property 1

Address	Nower Court Nower Hill Pinner Middlesex United Kingdom HA5 5RQ
Property type	Flats (Purpose Built)
Residential occupant type	Private Rental
Number of occupants	1
Buildings	✓ covered
Buildings reinstatement declared value	£1,448,308
Buildings sum insured	£2,172,463
Subsidence	✓ covered
Accidental damage	✓ covered
Rental income including service charges	✗ not covered
Landlords contents	✓ covered
Landlords contents sum insured	£25,975
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	£2,000,000
Employers' liability	✗ not covered
Terrorism	✓ covered
Legal expenses	✗ not covered

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