

Property Owners Schedule

Policy Number	RISFIPO353001/201600893	Date of Issue	17/05/2016
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Agent Details

Residents Insurance Services Limited	Telephone	020 7428 7890
UPS Building Regis Road	Agent No	23613L
London	Agent Reference	33096/COMM/06/CHAR
NW5 3EW		

Policy Holder Details

INSURED	Charminster Close Residents Company Ltd
Business Description	Property Owner
Postal Address	Commercial & General Insurance Services Suite C10 Arena Business Centre, Nine Nimrod Way Ferndown Dorset BH21 7SH

Policy Details

Policy Number	RISFIPO353001/201600893		
Transaction Type	Renewal		
Effective Date	30/06/2016	Expires On	29/06/2017
Premium	£5,758.47		
IPT	£547.05		
Total Premium	£6,305.52		

This Schedule forms part of the Policy

If the information in this Schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell RIS at once.

You are reminded of the need to tell RIS immediately of any facts or changes that we should take into account in the assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate the Policy, or may result in the Policy not operating fully.

Individual words within this schedule are capitalised which means they have specific meaning in the Policy Wording, a copy of which is either included or available on request.

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England and Wales No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Conduct Authority
This policy is underwritten by Ageas Insurance Limited – Registered in England and Wales No 354568 Registered Office Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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Claims

In the event of any incident likely to give rise to a claim under this Policy, details must be provided promptly to Cunningham Lindsey

Telephone between 08:00 and 18:00	0345 609 9230
Telephone outside the above hours	0345 604 8580
Email	RISclaims@cl-uk.com

For full detail on how to make a claim please refer to the Policy Wording.

Property Summary

The PREMISES for which cover has been arranged under this policy being:

PREMISES	1-30 Charminster Close Swindon SN3 3QB United Kingdom
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Endorsements Applicable to this Policy

The following endorsements are applicable to this policy:



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SECTION 1 – PROPERTY DAMAGE

OPERATIVE

	Declared Value	Sum Insured	Basis of Settlement
BUILDINGS Day One Uplift 50%	£3,782,044	£5,673,066	3
CONTENTS OF COMMON PARTS	Not Applicable	£16,577	

EXCESSES applicable to Property Damage

Fire, Lightning, Aircraft, Explosion and Earthquake EXCESS	£0
Escape of Water EXCESS	£750
Subsidence, Landslip and/or Heave EXCESS	£1,000
Flood EXCESS	£250
All Other Damage EXCESS	£250

SECTION 2 – RENT

NOT OPERATIVE

	INDEMNITY PERIOD	Sum Insured
RENT	months	£0

SECTION 3 – PROPERTY OWNERS LIABILITY

OPERATIVE

Limit of Indemnity	£5,000,000
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EXCESSES applicable to Liability

Third Party Property Damage EXCESS	£250
Third Party Personal Injury EXCESS	£250

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SECTION 4 – EMPLOYERS LIABILITY

OPERATIVE

Limit of Indemnity	£10,000,000
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SECTION 5 – LEGAL DEFENSE COSTS

OPERATIVE

Limit of Indemnity	£5,000,000
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SECTION 6 – EVICTION OF UNAUTHORISED OCCUPANTS

OPERATIVE

Limit of Indemnity	£50,000
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SECTION 7 –TERRORISM

OPERATIVE

BUILDINGS	£3,782,044
CONTENTS OF COMMON PARTS	£16,577
RENT	£0