

Property Owners Schedule

Policy Number	RISFIPO353001/201800838	Date of Issue	10/05/2018
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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	Flats Direct Suite C10 Arena Business Centre Nine Nimerod Way Ferndown Dorset BH21 7SH

Policy Details

Policy Number	RISFIPO353001/201800838		
Transaction Type	Renewal		
Period of Insurance			
Effective Date	30/06/2018	Expires On	29/06/2019
Premium	£7,661.39		
IPT	£919.36		
Total Premium	£8,580.75		

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.

The INSURED has a duty to make a fair presentation of all material facts and circumstances to the INSURER. Providing the INSURER with inaccurate information or failing to tell the INSURER of anything which may increase the risk may invalidate this Policy or lead to claims not being paid or being paid in part only.

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.

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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 details 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:

RIS12 Amendment to Section 1 Property Damage, Section 2 Rent, Section 7 Terrorism, Definitions Section and General Exclusions - *please refer to the attached Continuation Schedule at the end of the Schedule for a full copy of this endorsement wording.*

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SECTION 1 – PROPERTY DAMAGE

OPERATIVE

	Declared Value	Sum Insured	Basis of Settlement
BUILDINGS Day One Uplift 50%	£4,098,526	£6,147,789	3
CONTENTS OF COMMON PARTS	Not Applicable	£17,964	

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

	Maximum 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 Property Owners Liability

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

SECTION 4 – EMPLOYERS LIABILITY

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 Address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039.

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OPERATIVE

Limit of Indemnity	£10,000,000
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SECTION 5 – LEGAL DEFENCE 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	£4,098,526
CONTENTS OF COMMON PARTS	£17,964
RENT	£0

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Continuation Schedule

RIS12 AMENDMENT TO SECTION 1 PROPERTY DAMAGE, SECTION 2 RENT, SECTION 7 TERRORISM, DEFINITIONS SECTION AND GENERAL EXCLUSIONS

Applicable to the whole Policy

Applicable to the Definitions Section

The definitions of Data, Denial of Service Attack, Hacking, Phishing, Terrorism, System, Territorial Limits and Virus are cancelled and replaced by the following:

Data

Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatsoever.

Denial of Service Attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or SYSTEMS. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other SYSTEMS.

Hacking

Unauthorised access to any SYSTEM whether owned by the INSURED or not.

Phishing

Any access or attempted access to DATA made by means of misrepresentation or deception.

Territorial Limits

England Scotland Wales Northern Ireland the Isle of Man and the Channel Islands

In respect of TERRORISM provided by:

Extension 32 Terrorism Residential Property under Section 1 Property Damage,

Extension 13 Terrorism Residential Property under Section 2 Rent and

Section 7 Terrorism of this Policy

The territorial limits is England, Scotland and Wales

For PROPERTY insured under Section 1 Property Damage where cover is provided in transit to territories outside England, Scotland and Wales, the territorial limits shall include the Channel Tunnel up to the frontier with the Republic of France, as set out by the Treaty of Canterbury.

The territorial limits shall not include the territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Sea Act 1987 nor Northern Ireland, the Isle of Man or the Channel Islands.

Terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

System

Computer or other equipment or component or system or item which processes, stores, transmits or receives DATA.

Virus

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, SYSTEMS, DATA or operations, whether involving

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self-replication or not including, but not limited to, trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

The following definition is added to the Definitions Section

Money

Coins, bank and currency notes, bankers drafts, postal and money orders, cheques, bills of exchange, warrants, travellers cheques, prepaid travel money cards, unused current postage stamps, holiday with pay stamps, stamped holiday with pay cards, National savings Certificates, Premium Bonds, luncheon vouchers, credit and debit card sales vouchers, gift tokens, activated gift cards, consumer redemption vouchers, lottery and other prize scratch cards, top up cards, telephone cards and vouchers, prepaid travel cards, unexpired units in franking machines and Value Added Tax (VAT), purchase invoices belonging to the INSURED or for which the INSURED is responsible.

Applicable to the General Exclusions Section

Exclusion 1 Electronic Risks is cancelled and replaced by the following:

1 Electronic Risks

DAMAGE, INJURY or liability directly or indirectly caused by, contributed to by or arising from:

- a DAMAGE to any SYSTEM whether owned by the INSURED or not and whether tangible or intangible including any DATA where such DAMAGE is caused by programming or operating error by any person, acts of malicious persons, VIRUS , HACKING, PHISHING, DENIAL OF SERVICE ATTACK or failure of any external network
- b loss, alteration, modification, distortion, erasure or corruption of, or unauthorised access to, DATA whether or not caused by HACKING
- c any misinterpretation, use or misuse of DATA
- d unauthorised transmission of DATA to any third party or transmission of any VIRUS
- e DAMAGE to any other PROPERTY directly or indirectly caused by, contributed to by or arising from DAMAGE described in a, b, c or d of this exclusion

but this shall not exclude accidental DAMAGE to insured PROPERTY or loss of RENT which results from PERILS not otherwise excluded, except for acts of malicious persons which do not involve physical force or violence.

Applicable to Extensions Section 1 Property Damage

Extension 32.Terrorism- Residential Property is cancelled and replaced with the following:

32. Terrorism- Residential Property

The INSURER will pay for DAMAGE to any BUILDING or PROPERTY therein and subsequent loss of RENT or cost of alternative residential accommodation within the TERRITORIAL LIMITS caused by TERRORISM occurring during the period of insurance provided that:

- a the BUILDINGS are used exclusively as a private residence
- b the PROPERTY is insured under this Policy, in the name of an individual or individuals, (other than sole traders, partners in an unincorporated business partnership, trustees or executors of a will (or beneficiaries of such trust or will) unless any such individual occupies any part of the property for their own residential purposes)
- c in respect of DAMAGE to insured PROPERTY and subsequent loss of RENT, or cost of alternative residential accommodation , the INSURER's liability in total for any one loss occurrence will not exceed the applicable sums insured or limits shown on the Schedule or as otherwise specified in the policy wording.

The INSURER will not pay for any loss or DAMAGE whatsoever or any expenditure resulting or arising therefrom or any CONSEQUENTIAL LOSS directly or indirectly caused by or contributed to by or arising from:

- i chemical, biological or radiological irritants, contagions, contaminants, pollutants or germs including the threat of release or explosion of such
- ii the use or threat of use or explosion of any nuclear device or radioactive substance.

For the purpose of this extension, a loss occurrence means all individual losses arising during a continuous period of twelve hours.

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Applicable to Extensions Section 2 Rent

Extension 13.Terrorism- Residential Property is cancelled and replaced with the following:

13. Terrorism

TERRORISM cover is provided only if payment has been made under Section 7 Terrorism (except in respect of item 2 of the proviso to exclusion vii) or Extension 32 Terrorism – Residential Property of the Property Damage Section. Any payment in respect of TERRORISM under this section will be subject to the same exclusions and conditions applicable to such extension.

Applicable to Section 7 Terrorism

Section 7 Terrorism is cancelled and replaced with the following:

If Terrorism cover is shown on the Schedule, the INSURER will pay for DAMAGE or loss resulting from DAMAGE to insured PROPERTY as shown on the Schedule within the TERRITORIAL LIMITS caused by TERRORISM occurring during the period of insurance provided that:

- a in any action suit or other proceedings where the INSURER alleges that any DAMAGE or loss resulting from DAMAGE is not covered by this Section the burden of proving that such DAMAGE is covered will be upon the INSURED this Section is not subject to any of the exclusions specified in this Policy other than as specified in exclusions i to vii of this Section
- b this Section is subject to all the terms and conditions of this Policy unless otherwise specified in this Section
- c the INSURER's liability in respect of all losses arising out of any one occurrence and in the aggregate in any one period of insurance will not exceed the sums insured or limits shown on the Schedule in respect of insured PROPERTY or as otherwise specified in the Policy.

The INSURER will not pay for:

- i DAMAGE to any BUILDING or PROPERTY therein insured under this Policy, in the name of an individual or individuals, which is occupied as a private residence or any part thereof which is so occupied except as expressly varied in exclusions ii and iv of this Section
- ii DAMAGE to blocks of flats and/or private dwelling houses or PROPERTY therein insured under this Policy, in the name of an individual or individuals, (other than where such individuals are sole traders, partners in an unincorporated business partnership, trustees or executors of a will (or beneficiaries of such trust or will) and provided they do not occupy any part of the property for their own residential purposes)
- iii DAMAGE to any BUILDING or PROPERTY therein insured under this Policy, in the name of an individual or individuals (where such individuals are trustees or executors of a will or beneficiaries of such trust or will), which is occupied as a private residence where any part of the BUILDING is occupied by such individuals except as expressly varied in exclusion iv of this Section
- iv DAMAGE to any BUILDING or PROPERTY therein comprising mixed commercial and residential usage which is insured under this Policy, in the name of an individual or individuals, and/or owned and/or occupied in any part by such individual or individuals unless the commercially occupied proportion of the BUILDING is more than 20%
- v chemical, biological or radioactive contamination defined as any losses whatsoever or any expenditure resulting or arising therefrom or any CONSEQUENTIAL LOSS directly or indirectly caused by or contributed to by or arising from:
 - a the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - b ionising radiation or contamination by radioactivity or from the combustion of any radioactive material
 - c chemical, biological or radiological irritants, contaminants or pollutants
 in respect of properties occupied as a private residence or any part thereof which is so occupied and/or PROPERTY therein insured under this Policy, in the name of an individual or individuals, except where such properties are insured for TERRORISM under this Section by virtue of the variations to exclusions ii or iv of this Section
- vi riot, civil commotion, war and allied risks defined as any loss whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- vii remote digital interference defined as any losses whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from:

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- a. DAMAGE to any SYSTEM, or
- b. any alteration, modification, distortion, erasure or corruption of DATA

whether owned by the INSURED or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from VIRUS or HACKING or PHISHING or DENIAL OF SERVICE ATTACK.

Proviso to exclusion vii

- 1 The INSURER will pay for the cost of reinstatement, replacement or repair in respect of DAMAGE to insured PROPERTY
- 2 The INSURER will pay for loss of RENT as a result of interruption of or interference with the BUSINESS as a direct result of either:
 - a DAMAGE to insured PROPERTY, or
 - b DAMAGE to other PROPERTY within one mile of the insured PROPERTY by TERRORISM which prevents or physically hinders the use of or access to the insured PROPERTY
- 3 The INSURER's liability for any loss under items 1 and 2 of this proviso (which would otherwise fall within exclusion vii of this Section) is on the condition that such loss:
 - i results directly from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, DAMAGE to or movement of BUILDINGS or structures, plant or machinery other than any SYSTEM, and
 - ii is not proximately caused by TERRORISM in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.
- 4 If the DAMAGE to insured PROPERTY indirectly results from any alteration, modification, distortion, erasure or corruption of DATA because the occurrence of one or more of the causes listed in item 3 i of this proviso results directly or indirectly from any alteration, modification, distortion, erasure or corruption of DATA, the INSURER will pay the INSURED in accordance with items 1 or 2 of this proviso.
- 5 The INSURER will not pay for any losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of DATA other than under item 4 of this proviso.

For the purposes of this proviso only, the definition of PROPERTY excludes DATA, MONEY, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatsoever.

Condition applicable to this Section

If this Policy is subject to any Long Term Agreement or Undertaking it does not apply to this Section

Condition Precedent to Liability Applicable to this Section

It is a condition precedent to the INSURER's liability to pay claims that:

- a. the INSURED has purchased cover in respect of TERRORISM from a Pool Reinsurance Company Limited member company in respect of all property and premises owned by the INSURED or for which the INSURED is responsible and that are eligible for such cover. A list of Pool Reinsurance Company Limited member companies is available via the Pool Re website
- b. the Treasury has issued a certificate certifying that TERRORISM is the cause of the loss or DAMAGE or, if the Treasury has refused to issue a certificate, a tribunal formed by agreement between the INSURER and Pool Reinsurance Company Limited concludes that TERRORISM was the cause of the loss or DAMAGE.

For the purposes of this condition, property and premises owned by the INSURED or for which the INSURED is responsible includes those pertaining to subsidiary companies unless such subsidiary has full control over its own insurance arrangements.