



Flats Policy

Schedule

About you

Policyholder: Charminster Close Residents Company Ltd

Policy number: PP04 021737427

Correspondence address: 15 Windsor Road
Swindon
SN3 1JP

Portfolio type: Residential Property Owner

Business Description: Property Owners

Employer Reference Number: n/a

Your subsidiary's name: None

Your subsidiary's Employer Reference Number: None

About your policy:

Period of Insurance: 30/06/2020 **to** 30/06/2021

Transaction effective date: 30/06/2020

Reason for issue: New Business

Date of issue: 19/06/2020

Your premium:

This transaction policy premium: £2,919.55

This transaction Terrorism premium: £0.00

This transaction IPT: £350.35

Gross annual premium including IPT: £3,269.90

Who is looking after your policy:

Your broker: Flats Direct
314-316 Bournemouth Road
Poole, Dorset
BH14 9AP

Risk address: 1-30 Charminster Close
 Swindon
 SN3 3QB

Section 1: Property Damage

Item description	Declared value	Sum insured
Buildings	£4,356,537	£5,881,325
Communal Contents	£25,000	£25,000

Subsidence Extension Applies

Excesses

All Property Damage Claims other than	
Escape of Water and Subsidence	£250
Property Damage Subsidence	£1,000
Property Damage Escape of Water	£500

Section 2: Loss of Rent

Item description	Sum insured
Loss of Rent	£0
Maximum Indemnity Period	12 Months

Alternative Residential Accommodation and Rent	Limit of Liability
Maximum Indemnity Period	£1,960,246
	Not applicable

Section 3: Employers' Liability

Limit of Indemnity – any one occurrence	£10,000,000
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Item description	Wageroll
Clerical Wages	£0

Section 4: Property Owners Liability

Limit of Indemnity – any one occurrence	Limit of Liability
	£10,000,000

Section 5: Terrorism

Item description	
Property Damage	Not Insured
Business Interruption	Not Insured

Endorsements applicable to your policy

FD10 - Escape of Water Excess

We will not be liable for the first £750 of **Damage** under this policy caused by or resulting from escape of water from any fixed installation.

FD8 - Roof Maintenance Condition

It is a condition precedent to **Our** liability that any flat felted roof which exceeds 25% of the total roof area of the **Buildings** and is older than 10 years or where the age is unknown is inspected at least once every five years by a qualified builder or property surveyor and:

- a) any defect identified by that inspection is repaired immediately
- b) a permanent record is kept of all such inspections repairs and maintenance.