

Residentsline Schedule
Policy Number RKL189415
–RSA2100206

Reason for issue – New Policy

Date of issue – 22/06/2021

The Insured: CHARMINSTER CLOSE RESIDENTS COMPANY LIMITED

Correspondence Address: 15 Windor Road
Swindon
SN3 1JP

The Business: Ownership and management of the residential property specified

Insurer: Royal & Sun Alliance plc

Period of Insurance: Date cover starts **01/07/2021** Date cover expires **30/06/2022**

Renewal Date **01/07/2022**

Policy Sections	Cover Details	Premium Due
Buildings	Insured	£2,869.03
Contents	Insured	Insured
Your legal responsibilities to the public	Insured	Insured
Your legal responsibilities to the employees	Insured	Insured
Terrorism	Not Insured	£0.00

TOTAL Annual Premium Due £2,869.03

The above Total premium includes Insurance Premium Tax (IPT) rate 12% £307.39

Administration Fee Charged £30.00

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

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Cover Details - This Policy Schedule shows the section and sub sections that are operative under your Policy. If a section or sub section is shown as Not Included and you require such cover, please contact Residentsline. For full details of the cover provided please refer to your Policy wording.

Endorsement applicable to All Sections - See Appendix; Endorsements

Buildings

Location of Insured Property

1 - 30 Charminster Close Swindon SN3 3QB

Description/Occupation of Insured property

The Policyholder's block(s) of private dwelling flats

Description	Total Declared Value	Total Summ Insured
Buildings	£4,574,363	£6,175,390

Excesses in respect of Buildings and Contents Sections

Any other Loss	£250
Storm	£250
Flood	£250
Escape of Water	£250

Subsidence or ground heave or landslip losses £1,000.00

Endorsement(s) applicable to Buildings and Contents sections – See Appendix; Endorsements

Your legal responsibilities to the public

Limit of Indemnity: **£10,000,000** (for any one occurrence)

Endorsement(s) applicable to this section – See Appendix; Endorsements

Your legal responsibilities to the employees

Limit of Indemnity not arising directly or indirectly out of Terrorism: £10,000,000

Limit of Indemnity arising directly or indirectly out of Terrorism: £5,000,000

Endorsement(s) applicable to this section – See Appendix; Endorsements

TERRORISM

Location of Insured Property

As detailed in the Building and Contents section of the policy, but only in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Isle of Man or the Channel Islands

Sum Insured - **As detailed in the Buildings section**

Excess - **As detailed in the Buildings section**

Endorsement(s) applicable to this section – See Appendix; Endorsements

APPENDIX – Endorsements

Endorsements applicable See Below

Machinery Breakdown

Attached to and forming part of Buildings Section

Machinery Breakdown

We insure **you** against **insured damage** that occurs during the **insurance period** provided that the **insured item** is within **your buildings**

The amount **we** pay will:

- a. be calculated in accordance with the clause herein titled 'Claims - how we will settle your claim';
- b. be subject to the application of the any other loss **excess** shown on the **schedule**; and,
- c. will not exceed the £10,000.

Additional Benefits

We will pay for the reasonable cost of:

1. expediting repair including overtime working;
2. express or air freight;
3. replacing oil and refrigerant gas from air-conditioning units or refrigeration units;
4. hiring a temporary replacement item provided such cost is necessary to maintain a vital service provided by **you**.

These costs must be incurred as a result of **insured damage** and are included in the limit stated above

We will not pay for

1. damage caused by or arising from:

- a. wear and tear, smut, smoke, soot, rust, corrosion, oxidation or scale formation;
- b. erosion, earth movement, sea, high water, high tide, storm surge, tidal wave or flood;
- c. chipping, scratching or discolouration of painted, polished or finished surfaces;
- d. the deterioration of any pre-existing crack, fracture, blister, lamination, flaw or grooving that had not previously penetrated completely through the entire thickness of the material of the **insured item**, notwithstanding that repair or renewal of the part affected may be necessary either immediately or at some future time, except where caused by **insured damage** and **you** did not know or should not reasonably have known of the pre-existing condition;
- e. the wearing away or wasting of material caused by or naturally resulting from atmospheric conditions or ordinary use;
- f. the tightening of loose parts, recalibration or adjustments;
- g. the imposition of abnormal conditions, stresses or the intentional overloading of any Insured Item or the carrying out of tests involving abnormal stresses or the intentional overloading of any **insured item**.

2. damage to:

- a. glass, porcelain or ceramic components;
- b. defective tube joints or other defective joints or seams;
- c. any valve fitting, shaft seal, gland packing joint or connection except where caused directly by **insured damage**;
- d. foundations, brickwork, and refractory materials forming part of an **insured item**;
- e. television, video or audio equipment other than security system equipment;
- f. expendable items such as electrical and electronic glass bulbs, tubes, lamps and x-ray tubes
- g. electrical contacts, fuses, heating elements, commutators, slip rings, conducting brushes, thermal expansion (TX) valves, thermostats, microprocessor and/or controller units, protective and controlling devices, over-loads, chains, belts, ropes, tyres, pressure switches, bearings, valves, valve plates, filters and dryers;
- h. computers, telecommunication transmitting and receiving equipment, electronic data

processing equipment, electrical office machines, coin operated machines, gaming machines, storage tanks and vats, stationery and mobile pressure vessels containing explosive gases, mobile machinery, ducting, reticulating electrical wiring, water and gas piping and all other plant and equipment not owned by **you**;

- i. plant that has been hired or is on loan unless We specifically agree in writing.

3. consequential loss of any kind other than that which is specifically stated.

4. damage caused by the application of any tool or process in the course of maintenance, inspection, repair, alteration, modification or overhaul.

5. Damage occurring during installation or erection other than the dismantling, movement and re-erection for the purpose of cleaning, inspection, repair or installation in another position within the **building**.

6. damage that is claimable from any manufacturer, supplier, engineer or other person under the provisions of any maintenance or warranty agreement.

7. Loss of oil, liquid or gas resulting from leakage from glands, seals, gaskets, joints or from corroded, pitted or deteriorated parts.

8. the cost of converting refrigeration/air-conditioning units from the use of CFC (chlorofluorocarbon) refrigerant gas to any other type of refrigerant gas.

How we will settle your claim

We will at **our** option repair or replace the **insured item** or pay for the cost of same to a condition equal to but not better or more extensive than its condition immediately before the **insured damage**.

We will not make any deduction for Depreciation in respect of parts replaced.

We will not pay for the cost of any alterations, additions, improvements, modifications or overhauls.

Where components or manufacturers' specifications are no longer available due to obsolescence, the basis of settlement will be the cost of providing alternative suitable components equal to but not better or more extensive than the original component being substituted.

Special condition

You must maintain and, where necessary, test and inspect the **insured items** in accordance with the manufacturer's recommendations and any applicable laws or regulations.

Words with special meaning

Any word defined below will have the same meaning wherever it is shown in this endorsement in bold

Insured Damage

Insured damage means sudden and accidental physical loss or damage that occurs during the **insurance period** and requires repair or replacement to allow continuation of use.

Insured Item

Insured item means:

- a. lifts, elevators, escalators and inclinator
- b. all other electrical, electronic and mechanical machinery, boilers and pressure vessels and similar plant;

that forms part of **your buildings** or its services.