

Terrorism & Sabotage Insurance

Policy Schedule

Policy Number:	TM11411742
Policyholder, including subsidiary companies:	CHARMINSTER CLOSE RESIDENTS COMPANY LIMITED
Policyholder correspondence address:	29 Waterloo Road Wolverhampton WV1 4DJ
Policyholder Business:	Property Owners
Policyholder Type:	Micro Business
Policy Wording Reference:	TER-7008-PW-SSV-2024-v2.0 03.2024

If after reading this Schedule you have any questions, please contact your agent as noted below:

Your agent is: Emily Taphouse
Residentsline (Redhill)

Period of Insurance:	01 July 2024 to 30 June 2025
Number of days:	365
Date of Issue:	28 June 2024

Premium

Total Insurance Premium:	£212.87
Total Insurance Premium Tax:	£25.54
Total Payable:	£238.41

Important notice - This is an important document, and you must read it in full.

We are keen to work in partnership with You and avoid any misunderstandings.

You and anyone representing You has a duty to provide a fair presentation of the risk to Us. A fair presentation is one which, in a reasonably clear and accessible manner, provides the material facts relating to the risk which You know or ought to know following a reasonable search. Failing that, the information You provide must be sufficient to warn Us that additional enquiries must be made to fully understand the risk. The information provided must be substantially correct, complete and made in good faith.

Should You be in doubt as to whether information is accurate or material, then You must disclose the information to Us and identify any information that may not be accurate.

This Statement of Fact, the Schedule, the Policy and any amendments and endorsements should be read together as one contract and this is the contract of Insurance between You and Us.

You are not required to sign the Statement of Fact.

This Statement of Fact is a record of the information that You provided to Your broker, intermediary or agent, and any assumptions made about You and Your Business, upon which the insurance is based. Please check that all the information You have provided and any assumptions made about You and Your business on this Statement of Fact are correct and complete.

Inaccurate or incomplete information may result in Your Policy being void from its start date and /or Your claim not being paid.

If any of the information is incorrect or incomplete You should immediately notify Your broker, intermediary or the agent who arranged the Policy.

If the revised information is acceptable Your broker, intermediary or agent will issue You with an updated Statement of Fact and/or Schedule.

Note

References to "director" shall mean those persons who have a significant control or influence over the business. This includes appointed directors and persons with significant control or influence (whether such persons are registered or not), as defined by the Small Business Enterprise and Employment Act 2015 (Part 7).

Endorsements and Conditions

This document, along with the Policy Wording may contain Endorsements which, along with the Conditions and Obligations in the Policy, impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any term of the Policy, You should contact Us as soon as reasonably possible through Your insurance agent.

All terms of the Policy shall remain effective, unless You receive written confirmation of a variation from Us through Your insurance agent.

A full policy wording may be [downloaded here](#). Should You require a hard copy of the Policy schedule or Policy wording please contact Your insurance agent.

Selected Sections

Cover

Policy Sections	Cover Selected
Property	Operative
Business Interruption	Operative
Liability	Non Operative
Nuclear, Chemical, Biological and Radiological (NCBR)	Non Operative

Selected Limits and Sums Insured

Policy Section		
Property	Sum Insured	£5,986,979
Business Interruption	Sum Insured	£1,552,179
Liability	Limit of Indemnity	Non Operative
Nuclear, Chemical, Biological and Radiological (NCBR)	Limit Payable	Non Operative

Excess(es)

Policy Sections	Excess Amount
Property	Nil
Business Interruption	Nil
Liability	Non Operative
Nuclear, Chemical, Biological and Radiological (NCBR)	Non Operative

Other Excesses applicable under this Policy

Business Interruption Extension Events (only applicable if Business Interruption Section of the policy is Operative)	Excess Amount
Damage to Property at Telecommunications Supplier Premises	24 hours
Damage to Property at Utility Supplier Premises	4 hours
Loss of Attraction	48 hours
Prevention of Access	24 hours
Threat / Hoax	4 hours

Insured Premises

Premises 1			
1 - 30 Charminster Close, Swindon, SN3 3QB		Zone	C/D
Property Type	Residential		
Property Section			
Cover	Declared Value	Day One Reinstatement	Sum Insured
Buildings	£4,434,799	35%	£5,986,979
Contents	£0	0%	£0
Stock			£0
Rent Payable			£0

Business Interruption Section	
Basis of Settlement	Sum Insured
Gross Revenue	£0
Insurance Gross Profit	£0
Rent Receivable	£0
Rent Receivable including Alternative Residential Accommodation Expenses	£1,552,179
Increase in Cost of Working	£0
Additional Increase in Cost of Working	£0
<i>Note: Each Basis of Settlement is only operative if a £ Sum insured is declared above.</i>	
Maximum Indemnity Period	36 Months

Property Section - Specified Items Sum Insured (applicable across the Territorial Limits)	£0
Specified Items Details	

Extensions

Please note - Some sections of this policy may not be operative – Please refer to Selected Sections as detailed herein.

Extensions are subject otherwise to the terms and conditions of the Policy.

Property Extensions	Sub-Limit (in any one Period of Insurance)
Pollution and/or Contamination Clean Up	£2,500,000 any one occurrence and in any one period of insurance
Business Interruption Extension Events	Sub-Limit (in any one Period of Insurance)
Brand Rehabilitation	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £500,000, whichever is the lesser
Customers and Suppliers	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Damage to Property at Telecommunications Supplier Premises	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Damage to Property at Utility Supplier Premises	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Loss of Attraction	20% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £1,000,000, whichever is the lesser
Prevention of Access	20% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Property away from the premises	£500,000 any one occurrence and in any one period of insurance
Threat or Hoax	20% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £1,000,000, whichever is the lesser

Policy Endorsements

The following Endorsements apply and are subject otherwise to the terms and conditions of the Policy.

None

Statements of Fact

Financial & Insurance History

Please note references to “Director” shall mean those persons who have a significant control or influence over the business. This includes appointed directors and persons with significant control or influence (whether such persons are registered or not), as defined by the Small Business Enterprise and Employment Act 2016 (Part 7).

Have you or any Director or Partner ever:

- the subject of any form of bankruptcy, insolvency, Company Voluntary Arrangement (CVA), compulsory strike off or winding up procedure (including administrative receivership) either as private individuals or in connection with any business within the last ten years;
- disqualified from holding a directorship;
- the subject of a recovery action by HM Revenue & Customs either as private individuals or as principals, directors or partners in connection with any business within the last six years;
- the subject of a County Court Judgment, High Court judgment or any other judgment fine or order that would have been recorded within the Register of Judgments, Fines and Orders (or the Scottish equivalents) in respect of debt as private individuals or in connection with any business within the last six years;
- a director or partner in a business that has been the subject of a County Court judgment, High Court judgment or any other judgment fine or order that would have been recorded within the Register of judgments, Fines and Orders (or the Scottish equivalents) in respect of debt within the last six years;
- officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or been the subject of any form of insolvency or winding up procedure (including administrative receivership) within the last ten years;
- convicted of or charged with but not yet tried for a criminal offence other than motoring offences. Spent convictions (as defined under the Rehabilitation of Offenders Act 1974 or any similar or subsequent legislation) do not need to be declared.

No

Are any of the properties to be insured on this policy used for any of the following purposes:

- Airports and Aerospace
- Chemicals
- Construction
- Defence
- Event Venues
- Hospitals & Medical Centres
- Manufacturer of Firearms/Weapons/Ammunition
- Mining/Base Industries
- Oil & Gas
- Places of Worship
- Public authorities/organisations or embassy
- Rail Operators/Public Transport
- Security Companies
- Utilities

No

Has any property to be insured ever been subject to a terrorism claim, threat or incident?

No