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Issue Date
30/08/2018
Policy Number
RG BDX 6900989ALLI22PO
Policy Version
Flats
Reason For Issue
Renewal

Your Policy Schedule

Flat Insurance Policy

Important Information

- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your insurance needs. You can find full details on how the policy may be cancelled in the policy wording.

FINCH group

What You Need To Do Next

- Please read these documents carefully to check the details are correct and that the level of care meets your needs.
- The schedule and the policy wording should be read together as they show the cover we are providing to you.
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- The schedule should be read together with the;
  - Statement of Fact
  - Policy
  - Employer's Liability Certificate (If Applicable)
- Please keep this schedule as safety with your wording policy.

FINCH COMMERCIAL INSURANCE BROKERS LTD is registered in England and Wales Company Registration No. 4251300
Authorised and regulated by the Financial Conduct Authority.
Finch Group Commercial is a trading style of FINCH COMMERCIAL INSURANCE BROKERS

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Limit of indemnity	£10,000,000

Terrorism	
Cover required	No

Excess That Apply To This Policy

Cover	Excess
Damage caused by fire, lightning, explosion, aircraft	£0
Damage caused by Flood	£100
Damage caused by subsidence, ground heave or landslip	£1,000
All other damage	£100

Endorsements That Apply To This Policy

M01 MANSLAUGHTER COSTS EXTENSION

Applicable only to:

Section 3 - Public Liability

Section 4 - Employers Liability (only applicable if this Section is shown as operative in the Schedule)

The indemnity provided by these Sections extends to include

a) legal costs and expenses incurred by the Insured or any person entitled to indemnity with the prior written consent of the Company in
   i) the course of an investigation leading to the offence of
   ii) defending the Insured against criminal proceedings in connection with a charge of
   iii) an appeal against any conviction resulting from a prosecution for manslaughter corporate manslaughter corporate homicide or culpable homicide as a result of any death happening during the Period of Insurance which may be the subject of indemnity under the Policy

b) prosecution costs awarded against the Insured or any person entitled to indemnity as a result of any conviction for such an offence

Provided always that

1) The maximum amount payable under this Extension for each Section stated above shall not exceed £1,000,000 in all during any one Period of Insurance
2) The Company shall not be liable to make any payment under this extension in respect of
   a) the fees of any solicitor or counsel appointed by or on behalf of any person entitled to indemnity unless consent to the appointment has been agreed by the Company
   b) fines or penalties or the cost of implementing any remedial order or publicity order
   c) an appeal unless advice has been obtained from a Queen's Counsel

We will not cover any amount in excess of £25,000 in respect of any one claim

FPO4 Archaeological discoveries cover

Section 1, The Buildings

Section 1, The Buildings extends to cover You for the costs incurred following Damage as a direct result of You complying with Your statutory obligations following the discovery of archaeological finds during site excavation

FPO5 Loss of Rent and Alternative Accommodation Expenses

Section 1 The Buildings

3 Extensions are amended as follows;

e) Loss of Rent and Alternative Accommodation Expenses

i) rent (including ground rent and management charges) You should pay or should have received but have lost

ii) the costs of reasonable alternative accommodation and temporary storage of Your tenants or lessees furniture

iii) the cost of reasonable accommodation in kennels or catteries for Your tenants or lessees dogs and cats

while

iv) Your Flat or Private Dwelling House is unfit to live in or

v) access to Your Flat or Private Dwelling House is denied

as a result of Damage insured by this Policy but not:

any amount in excess of 33.33% of the Sum Insured

but in respect of each individual Flat or Private Dwelling House the payment made may be adjusted according to the percentage contribution made by each Flat or Private Dwelling House towards the total management charges and/or ground rent of the Block of Flats or housing development

FPO6 Malicious Damage by Residents

Section 1 The Buildings

The Perils Insured are amended as follows;

2 Perils

c) Malicious damage and vandalism but not;

the first £250 for Damage by any Resident to the Flat or Private Dwelling House in which he/she resides

Damage by You or Your family or any Employee

Data Protection Notice

You may be aware that the European Union has introducted a new Regulation, known as the General Data Protection Regulation (GDPR), which appplies to every organisation handling personal data.

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AXA Insurance UK plc
Registered Office
5 Old Broad Street
London EC2N 1AD
Registered in
England No 79850

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

POLICY No RG BDX 6900989ALLI22P003

1. NAME OF POLICY HOLDER Allison Court Management

2. DATE OF COMMENCEMENT OF INSURANCE POLICY 29/09/2018

3. DATE OF EXPIRY OF INSURANCE POLICY 28/09/2019

We hereby certify that subject to paragraph 2: -

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and

2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of AXA Insurance UK plc
(Authorised Insurer)

A. J Blanc

Amanda Blanc
CEO, AXA UK and Ireland General Insurance

Notes

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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