



redefining / standards

Issue Date  
**29/08/2019**  
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.

## 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**  
group

FINCH COMMERCIAL INSURANCE BROKERS LTD is registered in England and Wales Company Registration No. 4251300  
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Finch Group Commercial is a trading style of FINCH COMMERCIAL INSURANCE BROKERS



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## Your Contact Details

The Insured Allison Court Management

Client Address Flat 2 Allison Court  
Cheney Road  
Swindon  
Wiltshire  
SN2 2PF

## Your Policy Details

Date your policy starts	29/09/2019
Date your policy ends	28/09/2020
Renewal date	29/09/2020

## Your Premium

Your premium	£827.25
Insurance premium tax (at current rate)	£99.27
<b>Total amount payable</b>	<b>£926.53</b>

## Details of Cover

Business Description Flats

Premises 1

Location: Flats 1-8 Allison Court  
Cheney Manor Road  
Swindon  
Wiltshire  
SN2 2PF

Buildings

Sum Insured £1,069,650

Contents of common parts

Sum insured £20,000

Public Liability

Limit of indemnity £10,000,000

Employer's Liability

Cover required Yes

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

- that such appeal has strong prospect of success
- d) an appeal against any fine penalty remedial order or publicity order
- e) costs incurred as a result of the failure to comply with any remedial order or publicity order
- f) costs and expenses insured by any other policy
- g) any investigation or prosecution brought other than under the laws of Great Britain Northern Ireland the Channel Islands or the Isle of Man.

### **FPO1 Fly Tipping Costs**

#### Section 1 The Buildings

##### Fly Tipping

Section 1, The Buildings, extends to include costs necessarily and reasonably incurred in clearing and removing any property illegally deposited in or around the buildings for an amount not exceeding £1,000 any one loss and £5,000 in any one Period of Insurance

### **FPO2 Environmental cover**

#### Section 1 The Buildings

##### Environmental Cover

Section 1, The Buildings extends to cover additional costs necessarily and reasonably incurred with Our consent in rebuilding or repairing the Block of Flats or Private Dwelling House following Damage in a manner that aims to reduce potential harm to the environment by improving energy efficiency.

We will not cover You

- a) under this cover for the additional cost of complying with any European Union legislation, Act of Parliament or bye-laws of any public authority
- b) for any additional costs for work You had already planned to be carried out prior to the Damage
- c) for any additional costs for replacing undamaged Block of Flats or Private Dwelling Houses
- d) for any unoccupied Block of Flats or Private Dwelling Houses
- e) where you elect not to rebuild or repair the Block of Flats or Private Dwelling Houses
- f) for any amount in excess of £500,000 in respect of any one claim

### **FPO3 Concern for welfare costs cover**

#### Section 1 The Buildings

Section 1, The Buildings extends to cover You for Damage caused by the police or people acting under their control in gaining access to the Block of Flats or Private Dwelling House as a result of their concern for the welfare of an occupier of the Block of Flats or Private Dwelling House

Provided that We will not be responsible for costs incurred following Damage caused by the police in the course of criminal investigations

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 introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.