Residentsline Flats Insurance

Residentsline Schedule **UMR B1262BW0368921** **Policy Number – TER2100035**

Reason for issue – Policy inception Date of issue – 28/09/2021

TERRORISM INSURANCE

The Insured: ALLISON COURT (SWINDON) MANAGEMENT LIMITED

Correspondence Address:

C/o Accounting Services Ltd
15 Windsor Road
Swindon
Wiltshire
SN3 1JP

The Business: Ownership and management of the residential property specified

Insurer: Brit Syndicate 2987 and certain underwriters at Lloyds

Period of Insurance: Date cover starts **29/09/2021** Date cover expires **28/09/2022**

Renewal Date **29/09/2022**

Policy Sections	**Cover Details**	**Premium Due**
1 – Property Damage	Insured	£66.85
2 – Business Interruption	Not Insured	Not Insured
3 – Public Liability	Insured	Insured

TOTAL Annual Premium Due	£66.85
The above Total premium includes Insurance Premium Tax (IPT) rate 12%	£7.16
Administration Fee Charged	£0.00

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 included in your policy. If a section or sub section is shown as Not Insured and you require such cover, please contact Residentsline. For full details of the cover provided please refer to the Policy wording.

Endorsement applicable to All Sections - See Appendix; Endorsements

SECTION 1 – Property Damage

Location of Property Insured

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

Description/Occupation of Property Insured

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

SECTION	Description	Total Declared Value	Total Sum Insured
1	Item 1) Buildings	£1,105,269	£1,492,113
	Item 2) Contents		Inc in Item 1
	Item 3) Computers and acilliary equipment		Inc in Item 1
	Item 4) Stock		Inc in Item 1
Alternative Residential Accommodation and / or Rent Receivable		Sub Limit	35% of Total Declared Value for item 1

Excesses

Any other Loss **£250**

Endorsement(s) applicable to Section 1 – See Appendix; Endorsements

SECTION 2 – Business Interruption

SECTION	DESCRIPTION	INDEMNITY PERIOD	TOTAL SUM INSURED
2	Item 1) Income		Not Insured

SECTION 3 – Public Liability

SECTION	LIMIT OF LIABILITY (any one period)
3	£50,000

Endorsement(s) applicable to Section 3 – See Appendix; Endoresments

APPENDIX – Endorsements

Endorsements applicable

Coverage Extensions to Section 1
Alternative Residential Accommodation and/or Rent Receivable
In respect of Insured Premises occupied totally or partially for residential purposes, in the event of Damage to such Insured Premises that renders it unfit to live in or to which all access is prevented, the Insurer will indemnify the Insured in respect of either:

A Alternative Residential Accommodation:
any expenditure necessarily and reasonably incurred in the provision of comparable accommodation for the benefit of any lessee to comply with the requirements of the lease until the Insured Premises is fit again for habitation.

This extension shall also include the costs of:
i temporary storage of residents' furniture; and
ii kennelling or boarding domestic pets if they are not allowed in the alternative accommodation.

Or:

B Rent Receivable in respect of residential portions only of the Insured Premises leased out or which the Insured can substantiate by means of a signed agreement would have been leased out the actual Rent the Insured would lose or would have lost:

i. if the residential portions of the Insured Premises are damaged and made unfit to be occupied for their intended purpose by any Damage; or
ii. if reasonable access to or occupancy of the residential portions of the Insured Premises is prevented by Damage happening to other property within 250 metres of the Insured Premises;
iii. if reasonable access to or occupancy of the residential portions of the Insured Premises is prevented by the Police Authority due to Damage or a danger of Damage within 250 metres of the Insured Premises.

The Insurer will indemnify the Insured in respect of either:
under B i from the time of the Event until the time the residential portions of the Insured Premises is relet following completion of rebuilding, repairs or replacement provided the Insured can demonstrate they have taken all reasonable actions to obtain a new tenant; or,
under B ii and B iii from the time of the Damage until the time when access to the residential portions of the Insured Premises is re-established.

up to 35% of the declared building value of the residential portions of the Insured Premises or sub limit specified in the schedule whichever the lesser.