

Policy SchedulePolicy No: BME03674

This schedule gives details of your premium, and identifies the sections of the policy document that you have chosen for your Policy.

Please read this schedule alongside your Property Owners policy document. You should tell your broker if you want to make any changes. They will be able to tell you whether the changes affect your Policy.

If you need a copy of the policy document, please contact your broker.

Your Policy Details

Policy Number	BME03674		
Insurer	Ecclesiastical Insurance Office plc		
Period of Insurance From	01/04/24	To:	31/03/25

Your Details

Insured	Windsor Road (Swindon) Residents Limited trading as Windsor Road (Swindon) Residents Limited
Address	15 Windsor Road Swindon Swindon SN3 1JP
The Business	Property Owner

Premium Details

	Amount Payable
Premium	£3,119.06
Insurance Premium Tax (IPT)	£374.29
Broker Fee	£0.00
Total Amount Due	£3,493.35

Your Insurance Adviser**A-One Insurance**

A One Insurance Group
Crow Arch Lane Industrial Estate, Crow Arch Lane
Ringwood
Hampshire
BH24 1PD
03332221030

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured Premises	Policy Section	
Broughton Grange Windsor Road Swindon SN3 1LW	Section 1 Property damage	Insured
	Section 2 Equipment breakdown	Not Insured
	Section 3 Rental Income	Insured
General Cover	Section 4 Terrorism	Not Insured
	Section 5 Liabilities	Insured
	Section 6 Legal Expenses	Not Insured

Survey(s) may be required

Any premises listed below will require a survey:

There are no surveys required

Cover Summary - Premises Reference No. 1

Insured	Windsor Road (Swindon) Residents Limited trading as Windsor Road (Swindon) Residents Limited
The Premises	Broughton Grange Windsor Road Swindon SN3 1LW
Occupied As	Residential: Professional Working

Section 1 - Property Damage

Item	Description	Declared Value	Sum Insured
1.	Buildings		£7,016,663
2.	Contents of Common Parts		£20,000

Insured Events

	Excess	
Fire lightning and explosion	£250	Insured
Aircraft	£250	Insured
Riot	£250	Insured
Malicious persons	£250	Insured
Earthquake	£250	Insured
Subterranean fire	£250	Insured
Storm	£250	Insured
Flood	£250	Insured
Escape of water	£250	Insured
Impact	£250	Insured
Falling trees	£250	Insured
Falling aerials	£250	Insured
Escape of oil	£250	Insured
Sprinkler leakage	£250	Insured
Accidental damage	£250	Insured
Subsidence	£1,000	Insured
Theft or attempted theft	£250	Insured

Section 2 - Equipment Breakdown**Not Insured****Section 3 - Rental Income**

Item	Description	Sum Insured
1.	Rental Income	£2,104,998
	Maximum Indemnity Period	36 Months

Cover Summary - Policy Wide Cover

Section 4 - Terrorism

Not Insured

Section 5 - Liabilities

Limit of Indemnity

Cover 1: Employers' Liability

Not Insured

Cover 2: Public Liability

£5,000,000

Third party property damage excess

£250

Public Liability extensions

Extension

Retroactive date

Legionellosis

01/04/2024

Financial Loss

01/04/2024

Section 6 - Legal Expenses

Not Insured

Cover

Limit of Indemnity

Commercial Legal Protection - Standard cover

Not Insured

Optional extension

Residential Rent Arrears

Not Operative

Additional endorsements applicable to all premises

CC390 Prevention of Access – non-damage

Applicable to any section of the policy headed

- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

Any extension for

- prevention of access
- prevention of access non-damage
- denial of access
- denial of access non-damage

or similar extension however titled that provides cover for action of government police emergency services or local authority or bomb scare or other similar cover (where a material damage proviso is not required) is deleted.

CC132 Buildings Underinsurance (average) waiver

The Underinsurance (average) provision is deleted in respect of any BUILDINGS item for which YOU accept OUR valuation or WE accept any other such professional valuation provided by YOU

Provided that

- (a) OUR valuation or other professional valuation accepted by US is not more than 5 years old at the time of the loss
 - (b) this waiver only applies to buildings which have been included within the valuation
 - (c) any alterations additions renovations conversions or repairs to buildings carried out after the valuation are notified to US as soon as is reasonably possible and the sums insured are adjusted by YOU accordingly
 - (d) index-linking or any other inflation protection agreed by US has been applied continuously to the buildings from the date of valuation
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PL01 Unoccupied definition amendment

Under General definitions the definition of UNOCCUPIED is deleted and replaced with the following

UNOCCUPIED

means vacant untenanted unfurnished or no longer in active use for a period exceeding 45 consecutive days

PD03 Illegal cultivation of drugs

Applicable to the Property damage section

The following exclusion is added to Insurable event 4 Malicious persons

- (f) caused by the illegal cultivation of drugs by anyone at the PREMISES whether or not they have YOUR permission to be there

The following extension is added

Illegal cultivation of drugs

The clean-up costs and remedial works from the use of the PREMISES for the manufacture cultivation harvesting or processing by any other method of drugs classed as a controlled substance under the Misuse of Drugs Act 1971 or any amending legislation

It is a CONDITION PRECEDENT TO LIABILITY under this extension that YOU

- a.
 - i. carry out internal and external inspections of the buildings of the premises at least every 3 months or as frequently as is permitted under the tenancy agreement and
 - ii. maintain a log of those inspections and retain that log for at least 24 months
 - iii. carry out a 6 monthly management check of the inspections log
- b. obtain and record a written formal identification of any prospective tenant
- c. in respect of residential lettings obtain and retain a written employers reference for any new tenant
- d. obtain and record details of YOUR tenant's bank account and verify those details by receiving at least one payment from that account
- e. where sub-letting is allowed by the tenancy agreement advise YOUR tenant that they must follow the measures set out in b. c. and d. above for all lettings that they arrange

PD04 Third party failure to insure

Applicable to the Property damage section

The following extension is added

Third party failure to insure

Any premises within the GEOGRAPHICAL LIMITS owned or leased by YOU which because of lease requirements are required to be insured by another party and where that party has

- a. failed to insure against all the insurable events in this policy or
- b. failed to insure for a sufficient amount to provide for reinstatement of the buildings and/or for loss of rent as specified in the lease or
- c. invalidated the policy or claim

Provided that

1. as soon as YOU become aware of
 - (a) any premises not insured for all the insurable events in this policy YOU shall arrange insurance for such uninsured events
 - (b) any premises not insured for a sufficient amount to provide for reinstatement of the buildings and/or loss of rent as specified in the lease YOU shall arrange insurance for the reinstatement of the buildings and/or loss of rent as specified
 - (c) any facts or circumstances that might invalidate the policy or a claim YOU shall notify US accordingly
2. this extension shall not apply to any premises covered under the Capital additions and Inadvertent omission to insure extensions and for premises under a. above shall apply only for the insurable events not insured by the third party's policy
3. there shall be in force at the time of DAMAGE a valid and enforceable lease requiring the property to be insured against some or all of this policy's insurable events
4. YOU have procedures in place to ensure that the third party effects and maintains adequate insurance and wherever possible YOUR interest is noted and protected by a non invalidation clause and lapse or cancellation notification condition
5. the insurance under this provision shall be subject to all the terms conditions and exclusions of this policy with the exception of the Subrogation waiver

6. OUR liability any one claim shall not exceed £2,000,000 any one premises and £1,000,000 any one UNOCCUPIED premises but in no case shall OUR liability exceed

a. the difference between the amount payable under any insurance effected by the third party or any other insurance on the premises and the total cost of reinstatement and loss of rent as provided by this policy

or

b. the value of YOUR interest in the premises

whichever is less

PD05 Involuntary bailee

Applicable to the Property damage schedule

The following extension is added

Involuntary bailee

DAMAGE by an INSURED EVENT to bailors' goods in YOUR care custody or control and for which YOU are responsible

It is a CONDITION PRECEDENT TO LIABILITY under this extension that

(a) a signed inventory is issued to the tenant as soon as the repossession takes place and

(b) new locks are fitted onto the buildings or the appropriate portion of the buildings and a recorded weekly inspection is made to ensure that adequate security remains in place

Excluding

1. Any claim for theft of items comprising gold silver other precious metals bullion precious stones furs curiosities works of art rare books audio or visual goods computer equipment cameras jewellery money wine or spirits

2. Any claim in respect of unaccountable loss

Limit £10,000 any one claim

PD06 Fly tipping

Applicable to the Property damage section

The Fly tipping extension is deleted and replaced with the following

Fly tipping

Costs and expenses necessarily and reasonably incurred by YOU in clearing treating and removing anything illegally or maliciously deposited at the PREMISES

This cover will not apply in respect of any UNOCCUPIED premises

Excluding the first £1,000 of each and every loss

Limit

£5,000 any one claim and £25,000 in the PERIOD OF INSURANCE

PD07 Green clause - Increased Limit

Applicable to the Property damage section

The limit applying to the Green clause extension is deleted and restated as follows

Limit

Our liability under this extension shall not exceed

-
- i. 10% of any one claim or
 - ii. 10% of the sum insured or
 - iii. £500,000
- whichever is the lower
-

RI01 Inadvertent omission to insure

Applicable to the Rental income section

The following extension is added

Inadvertent omission to insure

Premises in the GEOGRAPHICAL LIMITS which YOU own or which YOU are responsible to insure which YOU have inadvertently failed to insure under this policy

Provided that

(a) at the inception of each period of insurance it is YOUR intention to insure RENT RECEIVABLE in respect of all premises in the GEOGRAPHICAL LIMITS which YOU own or for which YOU are responsible and YOU believe that all such premises are insured by this section

(b) immediately YOU become aware of any premises not insured YOU shall arrange insurance from the date on which YOUR responsibility attached and pay the appropriate additional premium

(c) this extension shall not apply to any premises covered under the Capital additions extension of this section

Limit

10% of the RENT RECEIVABLE sum insured or £500,000 whichever is the less

Additional Endorsements applicable to the premises at Broughton Grange

No additional Endorsements
