

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021570660

Period of Insurance from To Expiry Date

Agent **FLATS DIRECT (NEW BUS 011011)**
SUITE C10 ARENA BUSINESS PARK
NINE NIMROD WAY
FERNDOWN*
DORSET
BH21 7WH

Agency No: 12338
 Agent's Ref: VICKIE LANGTON

Premium Due	<input type="text" value="£ 2043.80"/>
plus Premium Tax (6.00%)	<input type="text" value="£ 122.62"/>
Total Payable	<input type="text" value="£ 2166.42"/>

Insured

Trade(s)

Address

EXCESS
 The Policy does not cover :
 a) the first **£100** of each claim under Section 1A - Buildings and Landlord's Contents (other than Fire, Lightning, Explosion and Earthquake)
 b) the first **£100** of each claim under Section 1B - Glass
 c) the first **£100** of each claim under Section 2 - Rent (other than Fire, Lightning, Explosion and Earthquake)
 subject to the maximum Excess in respect of a single incident not exceeding **£100**

The following Section(s) is/are in force	Declared Value £	Sums Insured £	Premium Excluding Tax £
Property 1 : Section 1A - Buildings and Landlord's Contents Buildings situate: Applewood Court Westlea Swindon Wiltshire SN5 7AH Occupation/Use: Flats Constructed 1990 Or Later Buildings Sums Insured	<input type="text" value="2,791,122"/>	<input type="text" value="3,488,903"/>	<input type="text" value="1,462.90"/>

Data Protection Act
 If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.
 If you have any queries about the use of your information please write to the Data Protection Officer, Covea Insurance plc, Norman Place, Reading, RG1 8DA

Change of Company Name - With effect from 1st October 2012 Covea Insurance plc is the new name for MMA Insurance plc. This is purely a name change and does not reflect a change of ownership.

Reason for Issue Schedule Dated

Please read this Schedule and the page overleaf carefully and check that it meets your requirements.

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Insured **APPLEWOOD COURT RESIDENTS (SWINDON) LTD**

The following Section(s) is/are in force		Declared Value £	Sums Insured £	Premium Excluding Tax £
Landlords Contents at Property 1		N/A	15,000	0.00
Section 1B - Glass				
Glass in the building(s) situate:-				
Applewood Court Westlea Swindon Wiltshire SN5 7AH				
Section 1C - Owner's Liability to the Public				
TERRORISM EXTENSION				
				580.90
Section 3 - Employers' Liability				
1. Clerical And Managerial	0	£ 0	N/A	N/A
2. Security Staff, General Maintenance Staff, Caretakers And Gardeners	1	£ 100	N/A	N/A
3. All Other	0	£ 0	N/A	N/A
Total Employers' Liability Premium				0.00

Reason for Issue **NEW BUSINESS**

Schedule Dated

7th March 2013

Please read this Schedule and the page overleaf carefully and check that it meets your requirements.

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Policy Number: PP04 021570660

Insured **APPLEWOOD COURT RESIDENTS (SWINDON) LTD**

The Endorsements shown below apply to your Policy.
For full details of the wordings please refer to the Policy Document or the Policy Schedule as appropriate.

Operative Endorsements

SUBSIDENCE EXTENSION

Notwithstanding Exception 4d) to SECTION 1A BUILDINGS the cover provided by SECTION 1A BUILDINGS AND SECTION 2 RENT is extended to include Damage caused by subsidence and or ground heave of the site or part of it on which the insured Property stands or landslip excluding

- i) Damage to yards car-parks roads pavements walls gates and fences unless Damage is caused to the buildings of the insured Property
- ii) Damage caused by bedding down of new structures or by the settlement or movement of made up ground or by coastal or river erosion
- iii) Damage occurring whilst the whole or part of the insured Property is in the course of erection structural alterations or repair or demolition
- iv) Damage caused by defective design or workmanship or defective materials
- v) Damage which commenced prior to the inception of the cover under this endorsement
- vi) The first £1,000 of each and every loss after the application of the Underinsurance Clause

Provided that the Insured

1. keeps the insured Property in good and substantial repair
2. notifies the Company immediately in writing in the event of
 - a) the operation of a cause insured by this Endorsement
 - b) demolition excavation or building being commenced at or affecting any part of the Property insured or the site or adjoining the site

In the event of demolition excavation or building the Company shall have the right to vary or cancel the cover provided by this endorsement

FLY TIPPING

With our written consent the reasonable costs of cleaning and removal of any property deposited illegally within the boundaries of the Buildings(s).

Limit of liability is £500 in respect of any one claim and £5,000 in total in any one period of insurance.

FLATS DIRECT MONEY COVER EXTENSION

DEFINITIONS

MONEY

Cash, Bank Notes, Cheques, Girocheques, Banker's Draft, Money Orders, Postal Orders, Bills of Exchange, unused Postage Stamps, National Insurance Stamps, National Savings Stamps and Certificates, Holidays with Pay Stamps, Credit Company Sales Vouchers, V.A.T. Purchase Invoices, Customer Redemption Vouchers and unused units in franking machines all Your own or for which You are legally responsible and Trading Stamps and Luncheon Vouchers Your own only while in Your custody.

The insurance by this Section 1A Buildings extends to include whilst within the Territorial Limits:

1. Money held by Directors and Officers of the Residents Management Company or members of the

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Management Committee of the Residents Association for the benefit of individual flat owners is covered against Damage
2. Any safe strongroom case cash box bag or garment used for the storage or carriage of Money is covered against Damage as a result of theft or attempted theft of Money while:
(i) in the Building insured by Section 1A Buildings
(ii) in transit
(iii) in a bank night safe until removed by an authorised bank official
(iv) in Your home or the home of any person to whom such Money is entrusted up to the limits of Liability in respect or each occurrence

Limits of Liability

Our liability shall not exceed £1,000 any one occurrence and shall not exceed £2,500 during any one Period of Insurance.

Exceptions

We will not be liable under this extension for

1. (a) Damage due to error or omission in receipts payments or accounting practice
(b) Indirect loss of any kind
2. Damage due to the dishonesty of any director partner or Employee unless discovered within Seven working days of its occurrence
3. Loss or theft from an unattended vehicle.

FLATS DIRECT EVICTION OF UNAUTHORISED OCCUPANTS & MALICIOUS DAMAGE BY TENANT

Eviction of unauthorised occupants

In respect of Section 1A Buildings the insurance extends to include the reasonable expenses incurred in evicting unauthorised occupiers of the Premises provided that

- a) Our liability shall not exceed £2,500
- b) You take all reasonable precautions to avoid any property becoming occupied by any party other than the Tenant

For the purpose of this extension Tenant(s) is defined as the person(s) legally occupying the Premises

Malicious Damage by tenants

In respect of Section 1A Buildings the insurance extends to include Damage to the Buildings caused by Tenants or their guests provided that

- a) Our liability under this extension for any one loss in respect of any one Tenant(s) will not exceed £2,500

For the purpose of this extension Tenant(s) is defined as the person(s) legally occupying the Premises

Flats Direct Policy Wording

It is hereby agreed that the following amendments are noted on the Flats Direct Policy effective from 1st May 2011.

Section 1A - Buildings

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Temporary Removal

(a) the cover in respect of Contents is extended to include such property whilst temporarily removed from the Premises for the purposes of cleaning renovation or other similar purposes to any other premises within the United Kingdom or in transit by road rail or inland waterway

(b) the cover in respect of Contents is also extended to include property as therein defined transferred between Premises described in the Schedule including transit by road rail or inland waterway between such Premises

Provided that Our maximum liability in respect of any one incident of Damage shall not exceed 15% of the Contents Sum Insured shown in the Schedule for any one occurrence and £2,500 any one article

Both (a) and (b) above are subject to:

- (i) such property not being more specifically insured
- (ii) the Excess applying under this Section
- (iii) the property not being removed for more than 90 consecutive days.

Gardening Equipment

Your gardening equipment whilst in any locked outbuilding at the Buildings provided that Our liability shall not exceed £2,500 any one occurrence

Television Aerials

- (a) Radio and television receiving aerials satellite aerials their fitting or masts
 - (b) Closed circuit television systems provided that Our liability shall not exceed £2,500 any one occurrence
- at the Buildings specified in the Policy Schedule

Section 2 - Rent

Alternative Accommodation

In the event of Damage to Buildings covered by Section 1A of this Policy resulting in

- (a) a residential portion of the Buildings being uninhabitable
- (b) access being prevented to a residential portion of the Premises

This Section extends within the Limit of Liability to include

- (i) the necessary and reasonable additional cost of alternative residential accommodation
- (ii) the necessary and reasonable cost of accommodation in kennels or catteries for dogs or cats belonging to any owner or lessee in residence, where such pets are not permitted in any alternative accommodation
- (iii) the necessary and reasonable cost of temporary storage of furniture belonging to any owner or lessee

during the period necessary to restore their respective parts to a habitable condition

Section 1C - Owners' Liability to the Public

Limit of Liability

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£5,000,000 in respect of any claim or number of claims arising out of one cause.

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of:

a) legal fees and expenses incurred with Our prior written consent for defending prosecutions, including appeals against convictions

b) costs of prosecution awarded against You

which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007

The total amount payable under this Clause in respect of all claims occurring during any one Period of Insurance is limited to £500,000.

We will not indemnify You under this Clause in respect of:

1. any prosecutions unless they relate to death to any person other than an Employee occurring within the Territorial Limits during the Period of Insurance happening in connection with The Business.

2. a) the payment of fines or penalties

b) any remedial or publicity orders or any steps required to be taken by such orders

3. defence costs and expenses and costs of prosecution awarded against You for which You are entitled to indemnity under any other policy or would have been entitled to an indemnity but for the existence of this policy.

4. any proceedings resulting from any deliberate act or omission by You.

Section 3 - Employers' Liability

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of:

a) legal fees and expenses incurred with Our prior written consent for defending prosecutions, including appeals against convictions

b) costs of prosecution awarded against You

which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007

The total amount payable under this Clause in respect of all claims occurring during any one Period of Insurance is limited to £500,000.

We will not indemnify You under this Clause in respect of:

1. any prosecutions unless they relate to death caused to any Employee within the Territorial Limits during the Period of Insurance and arising out of and in the course of employment or engagement of the Employee by You in The Business.

2. a) the payment of fines or penalties

b) any remedial or publicity orders or any steps required to be taken by such orders

3. defence costs and expenses and costs of prosecution awarded against You for which You are entitled to indemnity under any other policy or would have been entitled to an indemnity but for the existence of this policy.

4. any proceedings resulting from any deliberate act or omission by You.

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TERRORISM EXTENSION

Notwithstanding Exception 3 to the Policy the cover provided by SECTION 1A BUILDINGS, SECTION 1B GLASS and SECTION 2 RENT is extended to include Damage and Indirect Loss the proximate cause of which is an Act of Terrorism carried out within the Territorial Limits provided always that the following Special Exclusions Special Conditions and Definitions shall apply to this extension:

SPECIAL EXCLUSIONS

This Extension does not cover

1. Damage or Indirect Loss directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from:
- a) riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
 - b) Virus or Similar Mechanism or Hacking or Denial of Service Attack in respect of any Computer Equipment
2. Damage or Indirect Loss in respect of:
- a) any Nuclear Installation or Nuclear Reactor
 - b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes.
 - c) any property which is insured by or would but for the existence of this Policy be insured by any form of transit or aviation or marine policy
 - d) any other type of property which is specifically excluded elsewhere in this Policy.

SPECIAL CONDITIONS

It is agreed that:

- 1. In any action suit or other proceedings where the Company alleges that any Damage or Indirect Loss is not covered by this policy at the burden of proving that such Damage or Indirect Loss is covered shall be upon the Insured.
- 2. This Extension is
 - a) not Subject to any of the exclusions specified elsewhere in this Policy other than those stated in the Special Exclusions above
 - b) subject to all the other terms limits of liability definitions provisos and conditions of this Policy (including but not limited to any excess or deductible to be borne by the Insured) except as expressly varied hereby

Definitions

For the purposes of this extension the following Definitions apply:

Act of Terrorism

Limited to Damage occasioned by or happening through or in consequence of an act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence

Computer Equipment

Any computer or other equipment or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not

Continued

Reason for Issue **NEW BUSINESS**

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The Extension shown below applies to your Policy.

TERRORISM EXTENSION**Definitions****Denial of Service Attack**

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non genuine traffic between and amongst networks.

Hacking

Unauthorised access to any computer or other equipment or component or system or item which processes stores or retrieves data, whether the property of the Insured or not.

Territorial Limits

Great Britain (Meaning England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987 not the Isle of Man nor the Channel Islands).

Virus or Similar Mechanism

Program code, Programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to Trojan horses worms and logic bombs.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation designed or adapted for

- a) the production or use of atomic energy
 - b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
- Or
- c) the storage processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the course of the production or use of nuclear fuel

Nuclear Reactors

Any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons

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