

The Schedule

Property Investors Protection Plan

Important information

- We have used the information in this document and your completed proposal form or statement of fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of 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 cover meets your needs.
- The schedule and 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.
- Please keep this schedule safely with your policy wording.

Agency	Commercial and General Insurance Services Ltd		
Policy No	HL BDX 6912535 / Axa - 14952	Agent No.	117
The Insured	Applewood Court Residents (Swindon) Ltd		
Address	Applewood Court Applewood Court Westlea Swindon SWINDON SN5 7AH		
The Business	Owner of the properties as detailed in the property certificates.		
Premium	First	Annual	
Buildings	£1,852.76	£1,852.76	
Landlords Contents	£0.00	£0.00	
Loss Of Rent	£0.00	£0.00	
Employers Liability	£0.00	£0.00	
Property Owners Liability	£0.00	£0.00	
Terrorism	£0.00	£0.00	
Legal Expenses	£22.44	£22.44	
Lexicon Underwriting Fee	£0.00	£0.00	
Insurance Premium Tax at the current rate	£225.02 @ 12%	£225.02 @ 12%	
Total Amount payable	£2,100.22	£2,100.22	

Property Certificate

Insurer: AXA Insurance UK plc **Policy No. HL BDX 6912535 / Axa - 14952**
Insured: Applewood Court Residents (Swindon) Ltd **Sch No- 1**

The Premises: Applewood Court, Applewood Court, Westlea, SWINDON, SN5 7AH

Premises Occupation: Residential

Construction: The **Premises** are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.

Start Date: 31st March 2018 00:00:01 BST **Expiry Date:** 30th March 2019 24:00:00 GMT

Covers Applicable: 'All Risks' of physical loss or damage including, but not restricted to:
 Fire, Lightning, Explosion, Aircraft or other aerial devices or articles dropped from them, Riot, Civil Commotion, Strikers, Locked-out workers, Persons taking part in labour disturbances, Malicious Persons, Theft, Earthquake, Storm, Flood, Escape of Water from any tank, apparatus or pipe, leakage of oil from any fixed heating installation, Impact by any road vehicle or animal, Accidental Damage.

Policy Excesses	Fire, Lightning, Earthquake, Explosion, Aircraft, Riot & Civil Commotion	£100
	Strikers, Locked-Out Workers & Persons Taking Part in labour disturbances	£100
	All Perils excess, unless otherwise stated below:	£100
	Escape of Water	£100
	Flood	£100
	Theft & Attempted Theft	£100
	Subsidence	£1,000

Legal Expenses		Covered
	Limit any one claim	£50,000
	Limit for all claims notified during the period of insurance	£500,000

Sum insured / Limit of Indemnity

Buildings Declared Value	£2,424,764	
Buildings Sum Insured	£3,273,431	
Landlords Contents	£15,000	
Loss of Rent Receivable	£0	(12 months)
Property Owners Liability	£5,000,000	for any one event
Employers Liability	£10,000,000	

Premiums	Annual	First
Buildings	£1,852.76	£1,852.76
Landlords Contents	£0.00	£0.00
Loss Of Rent	£0.00	£0.00
Employers Liability	£0.00	£0.00
Legal Expenses	£22.44	£22.44
Property Owners Liability	£0.00	£0.00
Terrorism	£0.00	£0.00
Lexicon Underwriting Fee	£0.00	£0.00
Total Insurance Premium Tax	£225.02	£225.02
Total Amount Payable (Inclusive of Tax)	£2,100.22	£2,100.22

Notes

For full details of your cover please refer to the policy wording (a further copy can be supplied upon request)

INTERESTED PARTIES

Name & Address

Oakwood Homes

Nature of Interest

Mortgagee

POLICY ENDORSEMENTS

Terrorism Not Covered

Section 5 Terrorism is not covered.

Alternative Accommodation and Loss of Rent

Alternative Accommodation and/or Loss of Rent cover is included free of charge up to 33.3% of the Buildings Sum Insured in respect of the residential elements.

Special Clause 1 - Subsidence Extension

See policy wording

Landlords Contents

It is noted and agreed that where **Building(s)** are covered landlords contents are included to a value of £25,000 any one **premises** .

Reason for Issue: New Business

Statement of Fact

Policy Holder's Name Applewood Court Residents (Swindon) Ltd
Contact Address Applewood Court
Applewood Court
Westlea Swindon
SWINDON
SN5 7AH
Effective from 31st March 2018 00:00:01 BST

This is an important document and you must read it in full

A Statement of Fact records the information notified to us and facts assumed about you, your business and your business partners and directors. It must be read in conjunction with the enclosed Certificate and policy wording, as together with the information provided they form a record of our contract with you and the information which has been taken into account when calculating the premium, terms and conditions upon which your policy is based.

Please remember all material facts must be disclosed. Failure to do so could invalidate your policy. A material fact is one which is likely to influence an insurer in the assessment and acceptance of the application. You must therefore inform the insurer of any circumstances of which they may not be aware. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer.

If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of this insurance.

You must check all the information and material facts contained in this Statement of Fact and the Schedule and contact your Insurance Adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that your policy is not valid or We may not be liable to pay your claim (s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

General Details

You or any organisations that your partners or directors have been involved with (as a partner or director), or any of your partners or directors in a personal capacity have never, unless you notify us or have already advised us otherwise:

- been declared bankrupt, been the subject of any bankruptcy proceedings or any form of insolvency or winding up procedures (including administrative receivership)
- been convicted of a criminal offence other than a motoring offence, or charged (but not yet tried) with a criminal offence other than a motoring offence
- been declined or refused insurance cover or had cover declared void
- had any insurance renewal refused
- had any special terms or conditions imposed by an insurer
- been the subject of a recovery action by HM Revenue & Customs
- been prosecuted, served prohibition or served an improvement order under Health and Safety legislation
- been disqualified from being a company director.
- ever been subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement of a Sheriff Court Decree

Claims History

In connection with The business or any other business in which you, your directors, partners or family members are, or have been involved, and in respect of the cover (s) now granted, there have been the following incidents in the last 3 years which have or could have resulted in a claim, whether insured or not:

Date	Details	Paid (£)	O/S (£)
17/9/2015	leak from washing machine affected flat 33	53.00	0

Premises Details

The following details are assumptions made by us regarding each of your properties insured under this policy. If there are any alterations to be made, please notify us as soon as possible as it may have an affect on payment of any future claims.

Unless you notify or have already advised us otherwise:

- All **Premises** are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.
- All the premises insured or to be insured will be maintained in a good state of repair
- All the premises insured are not classified as Grade 1, Grade 2 or Grade 2* listed.
- The Premises have not suffered from nor are showing signs of damage by subsidence, ground heave or landslip and are not situated over made up ground or underground workings of any sort.
- The Premises are not located in an area which has a history of flooding.
- The Buildings are occupied for the sole purpose of the business occupation shown on the premises certificate.
- The Buildings or a portion of the Buildings are not unfurnished, unused or Unoccupied.

Claims Aid Certificate of Entitlement

Lexicon Property in conjunction with Claims Aid, a claims administration company, provides you with a claims handling service and this is to certify that the following policyholder is entitled to the Claims Aid service for the period stated.

Name of Policyholder	Applewood Court Residents (Swindon) Ltd
Period of Cover	31st March 2018 00:00:01 BST to 30th March 2019 24:00:00 GMT both days inclusive
Building Declared Value	As per individual property schedule
Building Sum Insured	As per individual property schedule
Landlords Contents	As per individual property schedule
Rent Sum Insured	As per individual property schedule
Property Owners Limit of Indemnity	As per individual property schedule
Insurers Policy Number	HL BDX 6912535 / Axa - 14952

The benefits of the Claims Aid Service are:

- Immediate professional advice and assistance on all claims made under this policy
- A dedicated claims handler to control your claim from start to finish
- Emergency out of hours facility
- Personal visits on claims where your Insurer appoints a loss adjuster.

CONTACT DETAILS

To notify a claim under your Insurance Policy
Telephone CLAIMS AID on 03333 211445
For EMERGENCY OUT OF HOURS facility 03339 999975
Email: admin@jacksonsclaims.com