

Schedule for Your Property Owners policy

Page 1 of 4

Produced on 12 March 2013

NEW BUSINESS

Introduction

This schedule forms part of Your policy. Please keep it safe in Your policy folder.

Schedule contents

Policy details	Useful information about Your policy.
Summary of cover	Shows You what is insured and what is not insured under the cover options You have taken.
Details of cover	Split by cover type and repeated for each premises insured. There may be differences in the cover selected between premises, so please check the details carefully.
General endorsements	General Endorsements that apply to this policy.

Policy details

Policy number	25002472 CPO
Effective date	10 March 2013
Policy expires	9 March 2014
Renewal date	10 March 2014
Annual premium	£3,200.00
Premium due inclusive of Insurance Premium Tax	£3,392.00
Insurance Premium Tax	£191.99

Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.

If there are any direct debit payment defaults during the policy year, a £15 charge will be applied to Your policy.

Contact details

Policyholder	Jefferies Mews Management Co Ltd C/o Home from Home, 28 Butts Road, Chiseldon, Swindon SN4 0NW
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Your Insurance Adviser	KENNET INSURANCE BROKERS (BONUS) THE COURTYARD 15 WINCHESTER ROAD BASINGSTOKE, HANTS RG21 8UE
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Summary of Cover

There may be differences in the cover selected between premises, so please check the details carefully.

The Policyholder:

Jefferies Mews Management Co
Ltd

The Business:

Property Owner

Cover	Sections You've chosen to Cover	Sections You've chosen not to Cover
Asset Protection	✓ Property Damage - All Risks	× Property Damage - Specified Contingencies × Money and Assault × Glass × Engineering
Revenue Protection		× Business Interruption
Asset/Revenue Protection		× Terrorism
Legal Liabilities	✓ Property Owners Liability	× Employers' Liability × Property Owners Legal Protection × Professional Indemnity × Directors and Officers Liability

Property Damage - All Risks**Risk 1****The Excess****You will pay the first**

£100 in respect of Damage caused by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances and earthquake.

£100 in respect of Damage caused by malicious persons, storm, flood, escape of water from any tank, apparatus or pipe and impact.

£100 for all other insured Damage other than any Additional Contingency is applicable.

£100 in respect of Damage caused by theft or attempted theft.

£1,000 in respect of Additional Contingency Subsidence

The Premises:

1-28 The Birches, Marlborough Road, Swindon
SN3 1PT

Description/Occupation of Property Insured :

Residential Flats

Item	Description	Sum Insured
1	Buildings	£2,972,837
2	Machinery, plant and All Other Contents belonging to You or held in trust for which You are responsible, at The Premises excluding 1. landlords' fixtures and fittings 2. Stock and Material in Trade 3. property more specifically insured.	£40,000
Total Sum Insured		£3,012,837

Additional Contingencies

Subsidence

Additional Clauses

Day One Basis of Settlement

The following items are subject to Day One Basis of Settlement

Item 1 - Declared Value - £2,378,270

The following paragraph is deleted from the Day One Basis of Settlement Additional Clause.

(4)The maximum We will pay in respect of each separate location subject to this Clause is as stated in The Schedule.

European Union and Public Authorities - including Undamaged Property and Automatic Sprinkler Installations

Additional Conditions

Unoccupied Premises

Policy Condition

Index Linking applies to Item(s): 2

Endorsements

Special Endorsement

It is noted that the Policy Excess in respect of claims resulting from the escape of water from any tank, apparatus or pipe is £1000 and not as stated in the policy schedule.

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