

Flats Policy

Schedule

About you

Policyholder: Jefferies Mews Management Co Ltd

Policy number: PP04 021752649

Correspondence address: 15 Windsor Road

Swindon

SN3 1JP

Portfolio type: Residential Property Owner

Business Description: Property Owners

Employer Reference Number: n/a

Your subsidiary's name: None

Your subsidiary's Employer Reference Number: None

About your policy:

Period of Insurance: 09/03/2021 to 09/03/2022

Transaction effective date: 09/03/2021

Reason for issue: New Business

Date of issue: 16/03/2021

Your premium:

This transaction policy premium: £1,750.37

This transaction Terrorism premium: £0.00

This transaction IPT: £210.04

Gross annual premium including IPT: £1,960.42

Who is looking after your policy:

Your broker: Flats Direct
314-316 Bournemouth Road
Poole, Dorset
BH14 9AP

Risk address: 1-28 The Birches
Marlborough Road
Swindon

SN3 1PT

Section 1: Property Damage

| Item description | Declared value | Sum insured |
|-------------------|----------------|-------------|
| Buildings | £2,842,854 | £3,837,853 |
| Communal Contents | £25,000 | £25,000 |

Subsidence Extension Applies

Excesses

| | |
|---------------------------------------|--------|
| All Property Damage Claims other than | |
| Escape of Water and Subsidence | £250 |
| Property Damage Subsidence | £1,000 |
| Property Damage Escape of Water | £500 |

Section 2: Loss of Rent

| Item description | Sum insured |
|--|---------------------------|
| Loss of Rent | £0 |
| Maximum Indemnity Period | 12 Months |
| Alternative Residential Accommodation and Rent | Limit of Liability |
| Maximum Indemnity Period | £1,279,156 |
| | Not applicable |

Section 3: Employers' Liability

| | |
|---|-------------|
| Limit of Indemnity – any one occurrence | £10,000,000 |
|---|-------------|

Item description

| | |
|----------------|-----------------|
| Clerical Wages | Wageroll |
| | £3,000 |

Section 4: Property Owners Liability

| | |
|---|---------------------------|
| Limit of Indemnity – any one occurrence | Limit of Liability |
| | £10,000,000 |

Section 5: Terrorism

| Item description | |
|-----------------------|-------------|
| Property Damage | Not Insured |
| Business Interruption | Not Insured |

Endorsements applicable to your policy

Endorsement: Wording changes

General Exclusions

Exclusion 5. Date Recognition has been deleted and remains blank.

Exclusion 7. Date Recognition Computer Equipment has been deleted and remains blank.

Exclusion 10. Electronic Data Exclusion has been deleted and replaced with the following

10. Electronic Risk

(not applicable to Section 3: Employers' Liability and Section 4: Property Owners' Liability if insured by this Policy)

Damage directly or indirectly caused by or consisting of or arising from:

- (a) erasure, loss, distortion or corruption of information on or reduction in the functionality availability or operation of any electronic equipment whether belonging to You or not caused by the malicious introduction or incursion of any unauthorised, unintended, undesired or unexpected program, instruction or command or any other computer or electronic virus
- (b) the failure of any electronic equipment to recognise accept respond to or process any data or instruction

However, subsequent **Damage** which is otherwise covered by **Your** policy is nevertheless insured.

Should electronic data processing media insured by this policy suffer

Damage insured by this policy then the basis of valuation shall be the value of the materials only together with the cost of clerical labour and computer time expended in reproducing the records provided that We will not pay for the value to You of the information contained therein or for any expense in connection with the production of information to be recorded therein.

Section 4: Property Owners' Liability

Definitions

The following Definition has been added to the Section Definitions:

Electronic Data Facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electro-mechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.

Exclusions

The following Exclusion has been added to the Section Exclusions:

We will not indemnify **You** in respect of liability arising from:

- 13. (a) authorised or unauthorised transmission of Electronic Data
- (b) the content of any website, Your email, intranet or extranet
- (c) erasure, loss, distortion, corruption or alteration of Electronic Data or any loss of use resulting in reduction of functionality
- (d) failure of electronic, electromechanical data processing or electronically controlled equipment or Electronic Data to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.

