



Flats Policy

Schedule

About you

Policyholder: Kimmeridge Close Residents Co Ltd

Policy number: PP04 021678466

Correspondence address: 15 Windsor Road
Swindon
SN3 3PZ

Portfolio type: Commercial & 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: 29/06/2019 **to** 29/06/2020

Transaction effective date: 29/06/2019

Reason for issue: Renewal

Date of issue: 14/06/2019

Your premium:

This transaction policy premium: £3,324.58

This transaction Terrorism premium: £0.00

This transaction IPT: £398.95

Gross annual premium including IPT: £3,723.52

Who is looking after your policy:

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

Risk address: 1-36 Kimmeridge Close
Swindon
SN3 3PZ

Section 1: Property Damage

Item description	Declared value	Sum insured
Buildings	£4,078,762	£5,098,453
Communal Contents	£25,000	£25,000

Subsidence Extension Applies

Excesses

Property Damage excluding Subsidence	£250
Property Damage Subsidence	£1,000

Section 2: Loss of Rent

Item description	Sum insured
Loss of Rent	£0
Maximum Indemnity Period	12 Months

	Limit of Liability
Alternative Residential Accommodation and Rent	£1,699,314
Maximum Indemnity Period	Not applicable

Section 3: Employers' Liability

Limit of Indemnity – any one occurrence	£10,000,000
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Item description	Wageroll
Clerical Wages	£3,760

Section 4: Property Owners Liability

Limit of Indemnity – any one occurrence	£5,000,000
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Section 5: Terrorism

Item description	
Property Damage	Not Insured
Business Interruption	Not Insured

Endorsements applicable to your policy

FD8 - Roof Maintenance Condition

It is a condition precedent to **Our** liability that any flat felted roof which exceeds 20% of the total roof area of the **Buildings** and is older than 10 years or where the age is unknown is inspected at least once every five years by a qualified builder or property surveyor and:

- any defect identified by that inspection is repaired immediately
- a permanent record is kept of all such inspections repairs and maintenance.

