



## Flats Policy

### Schedule

#### About you

**Policyholder:** Kimmeridge Close Residents Company Ltd

**Policy number:** PP04 021678466

**Correspondence address:** 15 Windsor Road

Swindon

SN3 3PZ

**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:** 29/06/2021 to 29/06/2022

**Transaction effective date:** 29/06/2021

**Reason for issue:** Renewal

**Date of issue:** 24/06/2021

#### Your premium:

**This transaction policy premium:** £2,948.09

**This transaction Terrorism premium:** £0.00

**This transaction IPT:** £353.77

**Gross annual premium including IPT:** £3,301.86

#### 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	£4,140,351	£5,589,474
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	<b>Limit of Liability</b>
Maximum Indemnity Period	£1,862,972
	Not applicable

### Section 3: Employers' Liability

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

#### Item description

Clerical Wages **Wageroll**

£0

### 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

#### FD8 - Roof Maintenance Condition

It is a condition precedent to **Our** liability that any flat felted roof which exceeds 25% 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.