

**Renewal
Schedule**

Policy Ref.: APL10997RPO-20



Residential Property Owners

Policyholder:

Sanford Court Management Limited

Address:

C O Home From Home, 28 Butts Road
Chiseldon
Swindon
Wiltshire

Postcode: SN4 0NW

Your Agent is:

Finch Commercial Insurance Brokers Ltd

Address:

53a Crockhamwell Road
Woodley
Reading
RG5 3JP

Telephone No: 0118 969 8855

Email: basingstoke@finchgroup.net

Agent No: 389

Business: Property Owner and no other for the purposes of this insurance

Effective Date: 13/08/2020

Renewal Date: 13/08/2021

Expiry Date: 12/08/2021

Date of Issue: 24/07/2020

Renewal Premium: £939.94

Includes: IPT @ 12.0% £100.70

Notice To Policyholder

The Epidemic/Pandemic Disease Exclusion applies from renewal. Please refer to the policy endorsements for full details of the wording that applies.

Arch Insurance (UK) Limited, Registered address: 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ - (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

A full policy wording may be found at <https://archinsurance.online/products>. Should you require a hard copy of the policy schedule or policy wording please contact your insurance agent.

If after reading your schedule you have any questions, please contact your agent as noted above.

		Available Extensions	
Cover Summary	Cover Selected	Option	*Premium Indication
Property Damage Please refer to your schedule for full details of specific covers selected under this section.	✓		
Equipment Breakdown	✓		
Legal Liabilities			
Employers Liability	✓		
Property Owners Liability	✓		
Landlords Legal Expenses	✓		
Rent Indemnity	✗	Limit of Indemnity: £50,000	£113.04
Extended Loss of Rental Income	As Defined in Policy Schedule		
Terrorism	✗		£598.07
Engineering Inspection	✗		£225.00

If you wish to include any of these covers please advise your agent in order that your specific requirements can be established and premiums confirmed.

***Premiums are subject to terms, conditions and the addition of Insurance Premium Tax or VAT where applicable.**

The following sections apply ONLY to the Premises specified below

Premises: Springfield Road, Swindon, Wiltshire SN1 4ER

Property Damage Section

The following contingencies will apply to ALL items in this section:

- Fire ▪Lightning ▪Explosion ▪Aircraft ▪Earthquake ▪Subterranean Fire ▪Impact
- Falling Aerials/Masts ▪Riot and Civil Commotion ▪Malicious Persons ▪Storm ▪Flood
- Escape of Water ▪Escape of Oil ▪Theft

The following additional contingencies will apply to ALL items in this section:

- Subsidence ▪Malicious Damage by Tenant ▪Accidental Damage

*The excess for all items covered under this Section is **£100** each and every loss, unless otherwise stated*

Subsidence Excess:	£1,000
Escape of water Excess:	£250
Malicious Damage by Tenant Excess:	£500

Cover	Sums Insured
Buildings	(£1,349,261) DV £2,023,892
Loss of Rent and Alternative Accommodation	20%
Landlords Contents and Contents in Communal Parts	£10,000

Equipment Breakdown Section

Cover	Limit
Covered Equipment	The sums insured as detailed in the Property Damage Section
Business Interruption	Any one Accident: £100,000
	Subject to a maximum any one claim under this Section of: £5,000,000
	Excess: £250
	applies to each and every claim

The following section(s) apply to all Premises covered by this policy

Landlords Legal Expenses and Rent Indemnity Section

Cover	Limit of Indemnity
Landlords Legal Expenses	£250,000
Included within the Cover	
Repossession	
Property Damage, nuisance and trespass	
Recovery and Rent Arrears	
Prosecution Defence	
Legal & Tax Advice Helpline:	0344 472 2924
Counselling Helpline:	0333 000 2082
Register at www.araglegal.co.uk with promotional code X1232K169654	

Employers Liability Sub Section

Cover	Indemnity Limit
Employers Liability	£10,000,000
Number of Employees	1

Property Owners Liability Sub Section

Cover	Indemnity Limit
Property Owners Liability	£5,000,000

EPIDEMIC/PANDEMIC DISEASE EXCLUSION

(This exclusion does not apply to Legal Liabilities, Legal Expenses or Terrorism Sections).

Definitions applicable to this exclusion:

Infectious Disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism (including human beings) where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Epidemic

The sudden, unexpected, large-scale manifestation of an initially locally contained, Infectious Disease which spreads with great virulence.

Pandemic

A worldwide Epidemic of an Infectious Disease as declared by the World Health Organization.

1. Notwithstanding any other provision of this policy to the contrary, this policy does not provide indemnity for any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with an Epidemic or Pandemic Infectious Disease or the fear or threat (whether actual or perceived) of an Epidemic or Pandemic Infectious Disease.
2. For the purposes of this exclusion, loss, damage, claim, cost, expense or other sum, includes, but is not limited to
 - 2.1 any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1.a. for an Epidemic or Pandemic Infectious Disease, or
 - 2.1.b any property insured hereunder that is affected by such an Epidemic or Pandemic Infectious Disease;
 - 2.2 any loss due to interruption to or interference with the Business as defined in the policy as a result of or in any way connected to the occurrence of an Epidemic or Pandemic Infectious Disease, including but not limited to interruption or inference resulting from any action by, advice of or restriction imposed by any government or any local or public authority.
3. This exclusion applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee has reasonable access to it in that form)

Policy Ref.	APL10997RPO-20
1 Name of Policyholder	Sanford Court Management Limited
2 Date of commencement of Insurance Policy	13/08/2020
Date of expiry of Insurance Policy	12/08/2021

We hereby certify that subject to paragraph 2:

- 1 The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey or the Island of Alderney, or to off-shore installations in territorial waters around Great Britain and its Continental Shelf; and
- 2 The minimum amount of cover provided by this policy is no less than £5 million.

Signed on behalf of Arch Insurance Company (Europe) Limited being the underwriters as defined in the Policy (Authorised Insurers)

A handwritten signature in black ink, appearing to read "Steve Bashford", with a long horizontal flourish extending to the right.

Steve Bashford - Chief Executive
Arch Insurance (UK) Limited

The information below is not required by the Regulations:

In paragraph 1 - Name of policyholder, "policyholder" means Insured as defined in the Policy.

Arch

Arch Insurance (UK) Limited, Registered address: 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 229887. The Arch Insurance Group includes FCA registered companies, such as Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.