

**Renewal
Schedule**
Policy Ref.: APL10997RPO-21



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 (WOODLEY)

Address:

53a Crockhamwell Road

Woodley

Reading

RG5 3JP

Telephone No: 0118 969 8855

Email: paulharris@finchgroup.net

Agent No: 389

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

Effective Date: 13/08/2021

Renewal Date: 13/08/2022

Expiry Date: 12/08/2022

Date of Issue: 19/07/2021

Renewal Premium: £993.83

Includes: IPT @ 12.0% £106.47

Notice To Policyholder

The following notices are for your assistance to outline cover changes applying from renewal date; the notices do not form part of your policy. Please refer to the schedule to see which sections are operative and the policy documents for full details.

Applicable in all cases

General Exceptions: An epidemic/pandemic disease exclusion now applies.

General Conditions:

Cancellation The terms for cancellation of the policy have been clarified.

Value Added Tax A clause has been added to clarify that on claims, we will not pay VAT which you can recover.

Equipment Breakdown (applicable in all cases)

'Breakdown' now also means 'Electronic derangement.'

'Derangement' has been amended to mean 'Electronic derangement.'

Cyber events will not be covered. A new definition has been added for 'Cyber Event' which includes virus, hacking and denial of service attacks. Please refer to your policy documents for full details.

Landlord's Legal Expenses & Rent Indemnity Section (applicable in all cases)

Change of insurer

Headline limit of indemnity increased from £250,000 to £500,000

Additional covers now included

Change to Rent Arrears cover (where this cover is applicable)

Your expiring cover was provided by ARAG plc and renewal is provided by DAS Legal Expenses Insurance Company Limited (DAS). There is a technical difference between conditions imposed by ARAG and DAS which could affect availability of cover for claims.

Under your expiring policy, ARAG required you to notify claims during the period of insurance stated in your policy schedule. This means that claims reported after your upcoming renewal date will not be covered by ARAG.

Under your new policy, DAS cover claims where the insured event first 'occurs' after the start of cover with them. DAS also require you to report claims within 180 days after the date the insured should have known about the incident.

As a consequence of transferring your legal expenses cover from ARAG to DAS, where an event first occurs before your upcoming policy renewal date, but you do not make a claim until after renewal, it 'falls between' the two policies. Technically neither insurer will be liable for your claim.

IMPORTANT

To reduce the risk of a claim not being covered, please ensure that you report any circumstances that you think may result in a claim to ARAG before your policy renewal date. You should do this even if you hope to resolve the matter and do not wish to progress legal proceedings at the present time. You can let ARAG know at a later date if you no longer wish to proceed.

From renewal date the legal expenses section will include additional benefits. Please refer to your policy documents for full details.

Maximum benefit per claim

Increased from £250,000 to £500,000.

(Lower limits apply to some aspects of the cover)

DAS legal expenses

Covers claims that occur during the policy period even if the not reported during the policy period, provided they are reported within 180 days after the date the insured person should have known about the insured incident. For rent arrears this reporting requirement is 90 days.

Employment disputes and awards	New cover added
Employment compensation awards	New cover added
Employee civil legal defence	New cover added
Jury and court attendance costs	New cover added
Statutory licence appeals	New cover added
Contract disputes	New cover added
Debt recovery	New cover added
Personal Injury	New cover added for UK, EU and certain other countries
Tax protection	New cover added
Crisis containment	Limit increased to £25,000 per event
Employment covenants	New cover added
Let Property Disputes	New benefits added for hotel and storage expenses
Telephone helplines and services	
Identity theft	New helpline added

Business Legal website replaced by
DAS online employment manual, and
DAS Business Law website and 'smart' legal document builder

Rent Arrears (only applicable if this optional benefit has been selected)

Following the Covid-19 outbreak, there have been significant changes to the law and legal process applicable to residential landlords and their tenants. The most significant policy change is that there is no cover for rent arrears accruing whilst any possession proceedings cannot start, are halted or delayed due to legislation, government or court guidance, court systems or court rules. The Rent arrears payable is subject to a maximum of 6 or 12 months for any one claim; your schedule will show which period of cover applies. If after vacant possession your Let Property needs damage repaired to enable you to re-let it, the insurers will pay 50% of your rent arrears for a maximum of three months or until your Let Property is re-let, whichever happens first. Please refer to your policy for full details of the revised cover provided.

For Rent Arrears cover to apply, you must confirm that a number of statements are true in a declaration, please refer to the Declaration below. If you cannot confirm all the statements are true, then Rent Arrears cover cannot be offered.

Terrorism (if this section is insured)

Clauses and definitions relating to private individuals and residential property have been removed. This makes it clearer that all property insured under the Property Damage section is covered where the Terrorism section is operative.

New extensions have been added as follows:

- Brand rehabilitation
- Claims preparation costs
- Failure of utilities
- Loss of attraction
- Prevention of access
- Property stored
- Telecommunications
- Threat or hoax

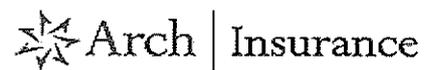
Endorsements and Conditions

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.

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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 Arrears (Let Property Disputes extension 7)	✗		
Extended Loss of Rental Income	As Defined in Policy Schedule		
Terrorism	✗		
Engineering Inspection	✗		

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	(£1,432,915) DV	£2,149,373
Loss of Rent and Alternative Accommodation		20%
Landlords Contents and Contents in Communal Parts		£10,000

Equipment Breakdown Section

(Insured by HSB Engineering Insurance Ltd)

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

Legal Expenses and Rent Indemnity Section

Insured by DAS Legal Expenses Insurance Company Limited (DAS)

Cover, Features and Benefits

Cover up to £500,000 for your legal costs and expenses for the following:

- Employment disputes and compensation awards
(compensation awards are also subject to an aggregate limit of £1,000,000 in any one period of insurance)
- Legal defence
- Statutory licence appeal
- Contract disputes (minimum amount in dispute £200 inc VAT)
- Debt recovery (minimum amount in dispute £200 inc VAT)
- Property protection
- Personal injury
- Tax protection
- Tenancy disputes
- Crisis containment (up to £25,000)
- Employment restrictive covenants
- Let property disputes

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