

Property Owners Schedule

Policy Number	RISFIPO353001/201800089	Date of Issue	20/12/2017
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Agent Details

Residents Insurance Services Limited	Telephone	020 7428 7890
UPS Building Regis Road	Agent No	23613L
London	Agent Reference	42001/COMM/01/EAST
NW5 3EW		

Policy Holder Details

INSURED	Keswick House RTM Co Ltd
Business Description	Property Owner
Postal Address	Flats Direct Suite C10 Arena Business Centre Nine Nimerod Way Ferndown Dorset BH21 7SH

Policy Details

Policy Number	RISFIPO353001/201800089		
Transaction Type	New Business		
Effective Date	01/01/2018	Expires On	31/12/2018
Premium	£574.53		
IPT	£68.94		
Total Premium	£643.47		

This Schedule forms part of the Policy

If the information in this Schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell RIS at once.

You are reminded of the need to tell RIS immediately of any facts or changes that we should take into account in the assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate the Policy, or may result in the Policy not operating fully.

Individual words within this schedule are capitalised which means they have specific meaning in the Policy Wording, a copy of which is either included or available on request.

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England and Wales No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Conduct Authority
This policy is underwritten by Ageas Insurance Limited – Registered in England and Wales No 354568 Registered Office Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



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Claims

In the event of any incident likely to give rise to a claim under this Policy, details must be provided promptly to Cunningham Lindsey

Telephone between 08:00 and 18:00 0345 609 9230
Telephone outside the above hours 0345 604 8580
Email RISclaims@cl-uk.com

For full detail on how to make a claim please refer to the Policy Wording.

Property Summary

The PREMISES for which cover has been arranged under this policy being:

PREMISES	62-72 (Evens) Eastbury Way Swindon Wiltshire SN25 2EW United Kingdom
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Endorsements Applicable to this Policy

The following endorsements are applicable to this policy:



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SECTION 1 – PROPERTY DAMAGE

OPERATIVE

	Declared Value	Sum Insured	Basis of Settlement
BUILDINGS	£668,959	£1,003,438	3
Day One Uplift 50%			
CONTENTS OF COMMON PARTS	Not Applicable	£15,000	

EXCESSES applicable to Property Damage

Fire, Lightning, Aircraft, Explosion and Earthquake EXCESS	£0
Escape of Water EXCESS	£100
Subsidence, Landslip and/or Heave EXCESS	£1,000
Flood EXCESS	£100
All Other Damage EXCESS	£100

SECTION 2 – RENT

NOT OPERATIVE

	INDEMNITY PERIOD	Sum Insured
RENT	months	£0

SECTION 3 – PROPERTY OWNERS LIABILITY

OPERATIVE

Limit of Indemnity	£5,000,000
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EXCESSES applicable to Liability

Third Party Property Damage EXCESS	£100
Third Party Personal Injury EXCESS	£100

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SECTION 4 – EMPLOYERS LIABILITY

OPERATIVE

Limit of Indemnity	£10,000,000
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SECTION 5 – LEGAL DEFENSE COSTS

OPERATIVE

Limit of Indemnity	£5,000,000
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SECTION 6 – EVICTION OF UNAUTHORISED OCCUPANTS

OPERATIVE

Limit of Indemnity	£50,000
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SECTION 7 –TERRORISM

NOT OPERATIVE