

## Quotation

## Property Investors Protection Plan

## Important information

- We have used the information from your completed proposal form to provide this insurance quotation. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover if placed on cover.
- Should you take up cover, you may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy can be cancelled in the policy wording.
- This quote is valid for 60 days

<b>Agency</b>	Commercial and General Insurance Services Ltd		
<b>Quotation No</b>	LEXICON / Zurich - 34939	<b>Agent No.</b>	117
<b>The Insured</b>	Keswick House RTM Co Ltd		
<b>Correspondence Address</b>	Eastbury Way 62-72 (evens) SWINDON SN25 2EW		
<b>The Business</b>	Owner of the properties as detailed in the property certificates.		

<b>Premiums Section</b>		<b>First</b>	<b>Annual</b>
A	Material Damage	£574.53	£574.53
B1	Business Interruption	£0.00	£0.00
C	Property Owners' Liability	£0.00	£0.00
D	Employers' Liability	£0.00	£0.00
L	Legal Contingencies	£0.00	£0.00
	Terrorism	£50.54	£50.54
	Lexicon Underwriting Fee	£0.00	£0.00
	Insurance Premium Tax at the current rate	£75.01 @ 12%	£75.01 @ 12%
<b>Total Amount payable</b>		<b>£700.08</b>	<b>£700.08</b>

**DATE OF ISSUE:** 19th December 2018

Zurich Insurance plc A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland UK branch registered in England and Wales Registration No. BR7985 VAT No. 107 8316 77 UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

## Properties covered by this Quotation

<b>Insurer:</b>	Zurich Insurance plc	<b>Quotation No. LEXICON / Zurich - 34939</b>
<b>Insured:</b>	Keswick House RTM Co Ltd	<b>Sch No- 1</b>
<b>The Premises:</b>	62-72 (evens), Eastbury Way, SWINDON, SN25 2EW	
<b>Premises Occupation:</b>	Residential	
<b>Construction:</b>	The <b>Premises</b> are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.	
<b>Covers Applicable:</b>	'All Risks' of physical loss or damage including, but not restricted to: Fire, Lightning, Explosion, Aircraft or other aerial devices or articles dropped from them, Riot, Civil Commotion, Strikers, Locked-out workers, Persons taking part in labour disturbances, Malicious Persons, Theft, Earthquake, Storm, Flood, Escape of Water from any tank, apparatus or pipe, leakage of oil from any fixed heating installation, Impact by any road vehicle or animal, Accidental Damage, Subsidence.	
<b>Policy Excesses</b>	Fire, Lightning, Earthquake, Explosion, Aircraft, Riot & Civil Commotion	£0
	Strikers, Locked-Out Workers & Persons Taking Part in labour disturbances	£100
	All Perils excess, unless otherwise stated below:	£100
	Escape of Water	£100
	Flood	£100
	Theft & Attempted Theft	£100
	Subsidence	£1,000

### Sum insured / Limit of Indemnity

Buildings Declared Value	£692,373	
Buildings Sum Insured	£934,704	
Landlords Contents	£0	
Loss of Rent Receivable	£0	(12 months)
Property Owners Liability	£10,000,000	for any one event
Employers Liability	£10,000,000	

### Premiums

	Section	First	Annual
A	Material Damage	£574.53	£574.53
B1	Business Interruption	£0.00	£0.00
C	Property Owners' Liability	£0.00	£0.00
D	Employers' Liability	£0.00	£0.00
L	Legal Expenses	£0.00	£0.00
	Terrorism	£50.54	£50.54
	Lexicon Underwriting Fee	£0.00	£0.00
	Total Insurance Premium Tax	£75.01	£75.01
	Total Amount Payable (Inclusive of Tax)	£700.08	£700.08

### Notes

For full details of your cover please refer to the policy wording (a further copy can be supplied upon request)

**Reason for Issue:** Quotation

**DATE OF ISSUE:** 19th December 2018

## Schedule of limits

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### Item

#### DEFINITIONS

Buildings - Landlords Contents - Limit £50,000

#### BUSINESS INTERRUPTION EXTENSIONS

Rent Receivable Accelerated Reinstatement Costs - Limit £100,000

1 - Action of Competent Authorities - Limit £2,500,000

2 - Anchor Tenant- Limit £2,500,000

3 - Legionellosis - Limit £1,000,000 and cleaning costs - Limit £50,000

4 - Loss of Attraction - Limit £1,500,000

5 - Managing Agents - Limit £1,000,000

6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £1,500,000

7 - Unlawful Occupation - Limit £25,000

8 - Prevention of Access - Limit 100%

9 - Public Utilities - Limit 100%

#### COVERS

10 - Storm and Flood - Water table - Limit £100,000

#### CLAUSES APPLICABLE TO SECTIONS A, B1 and B2

##### GENERAL CLAUSES

G2 - Archaeological Discoveries- Limit £100,000

G4 - Business Rates- Limit £25,000 any one loss and £100,000 in any one Period of Insurance

G8 - Dilapidation - Limit £10,000

G10 - Eviction of Squatters - Limit £50,000

G11 - Exhibition Equipment - Limit £10,000

G13 - Fly Tipping - Limit £15,000 subject to a £1,000 Excess

G16 - Landscaped Gardens - Limit £25,000 subject to a £1,000 Excess

G17 - Loss Minimisation and Prevention Expenditure - Limit £25,000

G18 - Loss of Market Value - Limit £250,000

G21 - Personal Possessions - Limit £500

G22 - Public Relations Expenses - Limit £10,000

G23 - Reinstatement to Match - Limit £100,000

G25 - Replacement of Keys and Resetting of Digital Locks - Limit £25,000

G26 - Trace and Access - Limit £150,000

G27 - Tree Felling or Lopping - Limit £2,500 any one loss and £5,000 in any one Period of Insurance

G28 - Tree Removal - Limit £2,500 any one loss and £5,000 in any one Period of Insurance

G29 - Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications - Limit £25,000

G42 - Loss of Licence - NOT OPERATIVE

G43 - Money and Personal Accident (Malicious Attack) - NOT OPERATIVE

G44 - Munitions of War – NOT OPERATIVE

#### ADAPTATION CLAUSES A1 - Energy Performance and Sustainable Buildings - Limit £125,000

##### A3

- A) Storm and Flood - Resilience - NOT OPERATIVE

- B) Storm and Flood - Protection - NOT OPERATIVE

- C) Incombustible Reinstatement - NOT OPERATIVE

#### CONTINGENT COVER CLAUSES

C2 - Bailor's Goods - Limit £75,000

C3 - Diminution in Value - Limit £250,000

C4 - Other Premises - Limit £10,000

C5 - Privity of Contract - Limit £2,500,000

C6 - Temporary Removal - Limit £1,000,000

C8 - Automatic cover from Exchange - Limit £5,000,000

C9 - Capital Additions - £5,000,000

C10 - Failure of Third Party Insurances - Limit £5,000,000

C11 - Inadvertent Omission to Insure - Limit £5,000,000

C12 - Newly Acquired Buildings - Limit £5,000,000

#### CONTRACT WORKS CLAUSES

CW1 - Contract All Risks - Limit £750,000

CW2 - Contractors' Interest - Limit £500,000

#### INTERESTED PARTY CLAUSES

I7 - Cancellation - Lender's Interest – NOT OPERATIVE

I8 - Composite Insured (Non Vitiating) – NOT OPERATIVE

I9 - First Loss Payee – NOT OPERATIVE

I10 - Managing Agents – NOT OPERATIVE

#### LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies - Limit £100,000

Continued...

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RESIDENTIAL BUILDINGS CLAUSES

R1 - Alternative Accommodation and Loss of Rent - Limit 33%

R2 - Removal of Nests - Limit £1,000

R4 - Persons Lawfully on the Premises - NOT OPERATIVE

EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2

3 - Land - Limit £50,000

SECTION C - PROPERTY OWNERS' LIABILITY

4 - Property Damage - Uninsured amount £250

5 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

14 - Legionella - Limit £1,000,000

15 - Libel and Slander - Limit £250,000

19 - Financial Loss - NOT OPERATIVE

20 - Managing Agent - NOT OPERATIVE

SECTION D - EMPLOYERS' LIABILITY

Extension 2 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

Exclusion 2 - Terrorism Restriction - Limit £5,000,000

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Information supplied to us that forms the basis of this Quotation

**PROPOSER**

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Name	Keswick House RTM Co Ltd
Address	Eastbury Way, 62-72 (evens), SWINDON, SN25 2EW

**CONTACT DETAILS**

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Telephone	-
Mobile	-
Email	-

**EXISTING PLACEMENT**

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Are you currently the holding broker?	Yes
Who is the holding insurer?	Ageas

**PROPOSER HISTORY**

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Has the insured or any partner or director in the organisation:

Had a proposal for insurance declined, renewal refused, or special conditions imposed by any insurer	No
Been convicted of or charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation or been served with a prohibition or improvement order under Health and Safety legislation	No
Been convicted of, or charged (but not yet tried), with any criminal offences involving dishonesty, arson, theft, or causing wilful damage	No
Been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings in the UK, Channel Islands, Isle of Man or the equivalent in any other country	No
Been the owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or liquidation, and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or an administrative order	No
Been the subject of a County Court Judgement (or Scottish, Northern Ireland, Channel Islands, Isle of Man or EU equivalent)	No
Been disqualified from being a company director	No
Been the subject of a recovery action by HM Revenue & Customs or their predecessors	No

**OTHER DETAILS**

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Broker/Client Reference	-
Commencement Date	01/01/2019

**RISK ADDRESS**

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Address

Eastbury Way, 62-72 (evens),  
SWINDON, SN25 2EW**RISK DETAILS**

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Nature of Property	Residential Only
Are the premises converted mill buildings?	No
Are the premises of Timber Frame construction?	No
Are the premises built of brick, slate, stone or concrete with less than 10% of the walls of combustible materials; wood, sandwich or composite panels?	Yes
Are the premises roofed with slates, tiles or concrete with less than 10% of the roof of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber?	Yes
Do any combustible lining or composite panels form part of the construction of the buildings?	No
Floor type	Concrete
Number of floors	3
Number of years property owned	10 years
Year of construction	2005
Is the property a listed building?	No
Does the property have a flat roof?	No
Residential type of dwelling	Flats Purpose Built
Residential occupancy type	Professional
How many separate tenancy agreements are there?	6
Is there an Assured Shorthold Tenancy (AST) agreement or other formal tenancy agreement in place between the owner of the property and the Tenant(s)?	Yes
Are the whole of the premises occupied by the insured/tenants and not vacant for more than 31 consecutive days in any one insurance period?	Yes
Are there any unoccupied areas of the premises that require cover	No
The Premises are in a position or area where flooding has occurred?	No
Are the premises in a good state of repair?	Yes
Are the premises at least 100 metres away from either a cliff, quarry or other excavation, or a property (including boundary walls) showing any visible signs of existing or previous damage by subsidence, heave and landslip?	Yes
Are the premises subject to a letting period of 6 months or less?	No
Is there any sub letting?	No
Are the premises for sale or in the course of alteration or erection.	No

**SUMS INSURED**

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All sums insured must represent the current full rebuild or replacement costs.

**Property**

Buildings	£692,373
Landlords contents	£0

**INTERESTED PARTIES**

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If there are any interested parties, please add them below.

**COVERS**

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**Please note:** If this quote is a portfolio and Terrorism Cover is required, cover will be applied to **ALL** properties.

Terrorism Cover	Yes
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**PREVIOUS CLAIMS**

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Have you or any person seeking the benefit of this insurance sustained any loss or damage during the last five years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid? If 'Yes', please enter details below.

*No previous claims*

**ADDITIONAL INFORMATION**

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Please provide any additional material information relevant to the risk that will affect the decision of the underwriters of this quote. None disclosure of material facts may affect the result of any future claim against any policy arising from this quotation. Please ensure correct spelling and grammar is used as Information entered into this box WILL appear on the Quotation and Policy documents.

*x6 earth conductors on the building, which are inspected annually.*