



**redefining / standards**

Date of issue  
**19/04/2024**

Policy number  
**(RG BDX 6890598)**

**ATPPP20240419**

Policy wording version

**CLPR0001P-H (09/23) (457493)**

Reason for issue

**Renewal**

# Your policy schedule

Property Investors Protection Plan

## Important information

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

## What you need to do next

- Please read these documents carefully to check the details are correct and the level of cover meets your needs.
- The schedule and the policy wording should be read together as they show the cover we are providing to you.
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

## Your contact details

The insured	Amber Court Management (No 4) Limited
Client address	Block Management Ltd 15 Windsor Road Swindon Wiltshire SN3 1JP
Business description	Property Owner

**Business description** is your business activity or trade.

## Your premium

Your premium	£	688.35
Insurance premium tax (at current rate)	£	82.60
<b>Total amount payable</b>	£	<b>770.95</b>



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## Your period of insurance

Date your policy starts	24/04/2024
Date your policy ends	23/04/2025
Renewal date	24/04/2025

## Your cover summary

<u>premises</u>	<u>premium including IPT</u>	
35 - 42 Amber Court Property Cover	covered	£714.95
Terrorism Cover	covered	£56.00
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<u>cover</u>	<u>covered status</u>	
Public liability	covered	
Employers liability	covered	
Legal expenses	not covered	

## Property insured

<b>Premises 1</b>	35 - 42 Amber Court Colbourne Street Swindon Wiltshire SN1 2HB
<b>Description</b>	Purpose Built Flats - occupied by leaseholder or let to professional working tenant

<u>cover</u>		<u>sum insured</u>
Buildings cover	DA	£1,172,148 (£868,258)
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Landlords contents		£25,000
Communal Contents		£25,000

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA) A full explanation of this can be found in your policy wording.

<u>cover</u>		<u>Indemnity period</u>	<u>sum insured</u>
Rental income	covered	36	£0

<u>cover</u>		<u>covered status</u>
Terrorism cover	Buildings	covered
	Rental income	covered

### Endorsements that apply to this premises

Page 5 - Meanings of defined terms

The following defined terms are deleted and replaced by:

Empty

Any building that is wholly unoccupied, mainly unoccupied, disused, unfurnished or not in active use by you or any of your tenants for more than

An **endorsement** is a change to your policy terms and conditions



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- a) 45 consecutive days in respect of any residential buildings or flats used exclusively for residential purposes or
- b) 45 consecutive days in respect of any other buildings

#### Page 14 - Section 1 – Buildings

The following extensions of cover are deleted and replaced by:

Alternative residential accommodation and loss of rent cover

We will cover you for

1. costs of reasonable alternative accommodation for your tenants and leaseholders, temporary storage or your tenants or leaseholders furniture and the cost of reasonable accommodation in kennels and catteries of your tenants and leaseholders dogs and cats

or

2. loss of rental income which should have been paid to you

while the residential portion of the buildings cannot be lived in or access is denied as a result of damage insured by this policy at the premises where the loss has occurred.

The cover will only apply where we have made a payment or accepted liability under this section. The most we will pay for this cover is 33.3% (for part 1 alternative accommodation) or 33.33% (for part 2 loss of rental income) of the sum insured on the building that has been damaged for a maximum period of 36mths months from the date of damage. Provided that this cover is not insured elsewhere.

You can make a claim under Part 1 or Part 2 in respect of each individual flat or property but not under both Parts 1 and 2 for the same individual flat or property.

If you make a claim under this cover you cannot make a claim under the Residential property denial of access cover for the same incident.

Removal of nests cover

We will cover you for the cost of removing wasps, bees or hornets nests from the buildings. The most we will pay for this cover is £5,000 any one claim

The following extensions of cover are added to your policy

Clearance of tenants abandoned property

We will cover you for the reasonable costs incurred in clearing or removing property abandoned by a previous tenant at your premises

The most we will pay for this cover is £2,500 for any one claim and £2,500 during any one period of insurance.

Loss of residents association money

We will cover you for loss or damage of money held by members of the Management committee of the residents association whilst

- 1) in a locked safe, or locked drawer in a flat, block of flats or private dwelling house covered under your policy
- 2) whilst in transit

The most we will pay for this cover is £2,500 for any one claim and £2,500 during any one period of insurance

#### Removal of Japanese Knotweed

We will cover you for the reasonable costs incurred for removing Japanese knotweed from the premises.

The most we will pay for this cover is £2,500 for any one claim and £2,500 during any one period of insurance.

#### Residential property denial of access cover

If during the period of insurance your residential property is not itself damaged but access is denied as a result of damage by fire, lightning, explosion, aircraft or other aerial devices or items dropped from them, theft, earthquake, storm, flood, escape of water from any tank, apparatus, or pipe, leakage of oil from any fixed domestic heating installation or impact by any road vehicle or animal to premises within a one mile radius of your residential premises and the peril is covered for your premises under this policy we will pay

1. you for loss of residential rental income (including ground rent and management charges) you should pay or should have received but have lost

or

2. costs of reasonable alternative accommodation for your tenants and leaseholders, temporary storage or your tenants or leaseholders furniture and the cost of reasonable accommodation in kennels and catteries of your tenants and leaseholders dogs and cats

Provided that the loss results from the compulsory actions taken by police competent authority or any other statutory authority

But not:

- any loss that does not result in access being denied for at least 12 hours duration
- any amount in excess of 33.3% (for part 1 alternative accommodation) or 20% (for part 2 loss of rental income) of the sum insured on the building or £1,000,000 any one claim or in any one period of insurance whichever is the less
- for longer than 12 weeks duration from the date of damage by the insured peril
- where an incident occurs resulting in a claim under this cover you cannot claim under the Alternative residential accommodation and loss of rent cover for the same incident.

You can make a claim under Part 1 or Part 2 in respect of each individual flat or property but not under both Parts 1 and 2 for the same property.

The Reinstatement of sum insured after loss cover does not apply to this cover.

The following exclusion is deleted from your policy and replaced with

#### Property in the open exclusion

We will not cover you for any loss, damage, cost or expense in respect of fences and gates

- 1 caused by sleet
- 2 The first £1,000 of any claim caused by wind, rain, hail, snow, flood, dust or theft

We will also not cover you for loss, damage, cost or expense in respect of any moveable property in the open caused by wind, rain, hail, sleet, snow, flood, dust or theft



The Flat roof condition is deleted from your policy.

#### Page 49 – Section 3 – Public Liability

The following cover is added to the What is covered part of section 3 Public liability

Managing Agents cover - unnamed

At your request, we will cover under section 3 - Public liability the legal liability of your managing agent(s) arising from the performance of duties under the terms of your agreement with the managing agent(s) in connection with the business.

The cover will apply only to the extent that it would have applied had the claim been made against you and we will not cover claims

1. for loss or damage to property let or managed by the managing agent or any property for which the managing agent is responsible

2. caused by or arising from any breach of professional duty in relation to the letting or management of property

The amount payable by us in total, on behalf of all entitled to cover, shall not in any circumstances exceed the limit of indemnity shown in your schedule as a result of this endorsement

#### Public liability

cover	limit of indemnity
Public liability	£10,000,000

#### Employers liability

cover	limit of indemnity
Employers liability	£10,000,000

#### Legal protection

cover	limit any one claim
Legal protection	£50,000

#### Special clauses that apply to this policy

1 – Subsidence – Please see below for excess

#### Policy excesses that apply to this policy

cover	excess
Damage caused by fire, lighting, explosion, aircraft.	£400
Damage caused by subsidence, ground heave or landslip.	£2,500
Damage caused by escape of water from any tank,	£500



apparatus, pipe or sprinkler installation.

All other damage where an excess applies. £400

## Data Protection Notice

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy) to find all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy.





## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

**POLICY No ATPPP20240419**

- 1 NAME OF POLICYHOLDER** Amber Court Management (No 4) Limited
- 2 DATE OF COMMENCEMENT OF INSURANCE POLICY** 24/04/2024
- 3 DATE OF EXPIRY OF INSURANCE POLICY** 23/04/2025

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 and the Island of Alderney **(b)**; and
- 2** (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AXA Insurance UK plc (Authorised Insurer)

**Tara Foley**  
CEO AXA UK & Ireland

### Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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