

**MASTER SCHEDULE**

**Policy Number** UC LPO 5074135

**Delegated Authority Holder** Bluefin Insurance Services Limited UC 10104

**Broker** BMA (Insurance Services) Ltd

**Named Insured** Savernake Court Managment Company Limited

**Postal Address** Savernake Court Savernake Street  
Swindon  
Wiltshire  
SN1 3LX

**Business** Property Owners

**Period of Insurance** A) EFFECTIVE FROM 00.01 Hours On: 28/06/2015  
  
B) TO Midnight On: 27/06/2016

**Renewal Date** 28/06/2016

**Reason for Issue** Renewal

**Travelers Insurance Company Limited**  
61-63 London Road, Redhill, Surrey, RH1 1NA

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Registered office: Exchequer Court, 33 St. Mary Axe, London EC3A 8AG. Registered in England 1034343

**MASTER SCHEDULE (Continued)**

The following Section(s) and Optional Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Premium Due	Future Annual Premium(s)
Property Damage	£ 1,609.44	£ 1,609.44
Rent	Not operative. Cover included within Property Damage Section Endorsement PD69	Not operative. Cover included within Property Damage Section Endorsement PD69
Terrorism Insurance	Not Operative	Not Operative
Public and Products Liability	£ 152.46	£ 152.46
Employers' Liability	Not Operative	Not Operative
<b>Sub Total</b>	£ 1,761.90	£ 1,761.90
<b>Insurance Premium Tax</b>	£ 105.72	£ 105.72
<b>Total</b>	£ 1,867.62	£ 1,867.62

Schedule Issued Code 0059 02/14

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**POLICY ENDORSEMENT(S)****GE42 War and Allied Risks**

As from the Effective Date shown above the following amendments are made to the Policy

General Exclusion 1 is deleted and replaced with the following

The Company shall not be liable

1. War and Allied Risks; Dispossession of Property; Radioactive Contamination

in respect of any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of

- (a) war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

Notwithstanding this exclusion it is agreed that in respect of the insurance provided under the Employers' Liability Section where operative indemnity shall continue to satisfy 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 where so extended to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies

- (b) permanent or temporary dispossession of any property resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority

- (c) (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel  
(ii) the radioactive toxic explosive or other hazardous properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof  
(iii) any weapon or device employing atomic or nuclear fission and or fusion or other like reaction or radioactive force or matter  
(iv) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter but the exclusion in this paragraph (iv) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared carried stored or used for commercial agricultural medical scientific or other similar peaceful purposes  
(v) any chemical biological bio-chemical or electromagnetic weapon

but in respect of Bodily Injury sustained by an Employee this exclusion shall apply only when the Insured under a contract or agreement has undertaken either to indemnify another party or to assume the liability of another party in respect of such Bodily Injury

**Note**

General Exclusions 1(a) and 1(b) shall not apply to the extent required to satisfy the Road Traffic Acts

Subject otherwise to the terms conditions and exclusions of the Policy

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**LIST OF PREMISES AND OTHER LOCATIONS  
SCHEDULE**

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Premise(s) Code	Premise(s) Address	Tenants	Occupancy
001	Savernake Court Savernake Street Swindon Wiltshire SN1 3LX	Not Applicable	Residential

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**PROPERTY DAMAGE  
SCHEDULE**

Policy Number UC LPO 5074135

Effective Date 28/06/2015

Property Insured As described in the Specification being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises Code or Location Code shown against the item of Property Insured and detailed in the List of Premises And Other Locations Schedule.

**Temporary Removal**

The following limit applies to Property insured under Cover Clause 2 of this Section

	<b>LIMIT</b>
(a) For renovation repair service cleaning	£10,000

**Section Deductible(s)**

Damage other than as described below	£250
Damage caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom	£250
Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons or earthquake	£250
Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal	£250
Damage caused by or consisting of subsidence or ground heave or landslip	£1,000

Section Premium £1,609.44

**Optional Extension Clause(s)**

The undernoted apply together with any attached Schedules/Specifications

Schedule Issued Code 0059 02/14

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**PROPERTY DAMAGE SPECIFICATION**

Policy Number UC LPO 5074135

Effective Date 28/06/2015

Item No.	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1% (if applicable)	Premise(s) /Location Code	Basis of Settlement
<b>A. Buildings comprising</b>					
1	Buildings	£1,334,992		001	REINS
<b>B. Machinery Plant and All Other Contents comprising</b>					
1	Contents - Common Areas	£42,924		001	REINS

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- (a) the Business Premises are secured against illegal entry All accessible windows and doors shall be fitted with good quality locks
- (b) all services to be disconnected other than limited services required for security guards fire and burglar alarms and the water system drained unless otherwise agreed by the Company in writing
- (c) all letter boxes shall be sealed to prevent insertion of material
- (d) perimeter fences walls and gates shall be kept complete and maintained
- (e) the Business Premises shall be kept clear both internally and externally of combustible materials and not be used for storage
- (f) vegetation surrounding the building shall be kept down
- (g) the Business Premises shall be inspected thoroughly internally and externally at least weekly (or at a frequency agreed by the Company in writing) by the Named Insured or a responsible person appointed by the Named Insured and a record maintained of such inspections and any defects rectified without delay
- (h) the following Deductible will apply
  - (i) 1% of the sum insured applying to the item of Property Insured on Buildings stated in the Schedule relating to the Building Damaged or
  - (ii) £2,500

whichever is the greater amount

Subject otherwise to the terms conditions and exclusions of the Policy

#### **PD69 Alternative Accommodation Expenses and Loss of Rent**

Notwithstanding anything contained in this Section and where the Business Premises are not insured in respect of loss of rent receivable under the Rent Section this Section extends to include the following stated in paragraphs (a) and (b) below where any residential units within the Buildings cannot be lived in or if access to them is denied as a result of

- 1. Damage to the Buildings
- 2. Damage as insured by this Section to the surrounding areas and/or to property in the vicinity of the Business premises which shall prevent or hinder the use thereof or access thereto whether the Business premises or property of the Named Insured shall be damaged or not
  - a The reasonable additional cost
    - i. incurred by the Named Insured as occupier and or
    - ii. incurred by any lessee of the Buildings insofar as it is the responsibility of the Named Insured
  - for
    - 1. comparable alternative accommodation
    - 2. accommodation in kennels and/or catteries for dogs and/or cats belonging to the Named Insured or lessee residing in the buildings where such pets are not permitted in the alternative accommodation
    - 3. temporary storage of furniture
  - b Loss of Rent Receivable by the Named Insured during the period beginning when the Damage

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occurs and ending when the rent receivable ceases to be affected by the Damage but not exceeding the period necessary for Reinstatement as defined in the Reinstatement Basis of Settlement

For the purposes of this paragraph (b) of this endorsement the words "Rent Receivable" shall mean the periodic payments made to the Named Insured for the lease of residential units and shall include ground rent and management charges

Provided that the Company's liability under this endorsement in the aggregate in respects of all claims during the Period of Insurance at any one situation shall not exceed 20% of the Sum Insured under the relevant item of Buildings shown as Property Insured in the Specification to the Schedule

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#### **PD70 Index Linking (Buildings & Contents)**

The Sums Insured and Declared Values applicable to items of Property Insured in respect of Buildings and Machinery Plant and All Other Contents and any other item of Property Insured relating to contents of common parts or flats stated in the Schedule shall be adjusted in accordance with fluctuations in indices produced by the Building Cost Information Service for any Buildings item and the Retail Price Index for any item on Machinery Plant and All Other Contents or other item relating to contents of common parts as follows:

- (a) in respect of any such item of Property Insured stated above where the applicable Basis of Settlement is Indemnity (Code: INDTY) or Reinstatement (Code: REINS) the Sum Insured will be adjusted monthly and continue beyond the date of loss during the period of Reinstatement providing the work to reinstate is completed without delay
- (b) in respect of any such item of Property Insured stated above where the applicable Basis of Settlement is Day One Reinstatement (Code: DAY1) the Declared Value will be adjusted annually at each Renewal Date

In respect of (a) above the Company will not charge any additional premium if the Sum Insured increases as a result of index linking during the Period of Insurance

In respect of both (a) and (b) above renewal premiums will be calculated using the adjusted index linked Sums Insured or Declared Values unless the Named Insured has provided updated Sums Insured or Declared Values as appropriate for the following Period of Insurance

The definition of Declared Value for the purpose of this clause shall be as defined in the Day One Reinstatement Basis of Settlement

For the avoidance of doubt it is noted that

- (i) the indices used for index linking represent a general estimate of changes in rebuilding costs and it remains the responsibility of the Named Insured to ensure that the revised Sum Insured or Declared Value remains adequate and that professional valuations are obtained at regular intervals as appropriate
- (ii) details of the specific Building Cost Information Service index used can be obtained from the Company

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course of the Business

Provided that

- (a) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- (b) the proceedings relate to the death of any person other than an Employee
- (c) the indemnity will not apply to
  - (i) proceedings consequent upon death resulting from any deliberate act or omission but this exclusion shall not apply where death is caused by the way in which the Business is managed or organised by the Named Insured and amounts to a gross breach of a relevant duty of care owed by the Named Insured to the deceased
  - (ii) fines or penalties of any kind
  - (iii) any circumstances where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- (d) the financial limit of the Company's liability under this extension to the Public and Products Liability Section and any equivalent extension to the Employers' Liability Section shall not exceed in the aggregate £1,000,000 in respect of all acts or omissions committed or alleged to have been committed during the Period of Insurance and shall be in addition to the amount of the Limit of Indemnity stated in the Section Schedule
- (e) for the avoidance of doubt where there is a Deductible stated in the Section Schedule it shall apply in respect of this extension and the amount of the Deductible shall form part of the specified amount detailed in (d) above as the Company's limit of liability and such limit shall not apply in excess of the amount stated as the Deductible

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01 99999

Savernake Court Management Company Ltd  
8 Baywater  
MARLBOROUGH  
SN8 1DX



9 June 2015  
Your account number: 5004626105 03  
Doc Ref: CBP7131-1

Dear Sir / Madam,

### Your insurance finance with Close Brothers Premium Finance

Thank you for choosing Close Brothers Limited trading as Close Brothers Premium Finance to fund your insurance premium and any associated costs, arranged through Bma (Insurance Services) Limited.

### About your payments

We hold the following Direct Debit details for you:

<b>Account name:</b>	Savernake Court Ma
<b>Account number:</b>	00186504
<b>Bank Sort Code:</b>	30-98-41

If any of these details are incorrect, please let us know immediately on **0870 241 3420**.

### Your payment schedule

Your monthly payments will be taken as follows:

Date	Amount (£)	Date	Amount (£)
29/06/2015	198.92	27/11/2015	198.90
28/07/2015	198.90	24/12/2015	198.90
28/08/2015	198.90	28/01/2016	198.90
28/09/2015	198.90	26/02/2016	198.90
28/10/2015	198.90	24/03/2016	198.90

We collect payments monthly in advance, beginning on the start date of your policy. If your insurance policy has been in place for a period of time you may need to make more than one payment within the first month. If so this is shown above.

## About your insurance

Start date	Policy number	Insurer	Cover type	Amount to be debited (£)
28/06/2015	UC LPO 5074135	Travelers Insurance Company Limited	Property	1,867.62
			<i>Less deposit</i>	<i>0.00</i>
			Total premium	1,867.62
		Add projected interest at £6.50 per £100 (APR 16.80%)		121.40
		<b>Total amount payable to us</b>		<b>1,989.02</b>

If there is a change to the total amount payable on your credit agreement (for example, if you renew your insurance policy), the interest rate may vary.

## Fees

We may charge you the following additional fees:

Fee if you miss any minimum monthly payment:	£50.00
Fee for each drawing if your account is cancelled due to your failure to comply with the terms and conditions of your agreement:	£125.00

If there's anything else you would like to know, please call us on **0870 241 3420** between 9am and 5.30pm, Monday to Friday. Or, if your question is about your insurance policy itself, please contact your insurance broker Bma (Insurance Services) Limited on **0870 770 5172**.

Yours faithfully,



Close Brothers Premium Finance