

Schedule

Property Owners

Policy number: CHU-PROP-00020902016
Agent reference: 7220547

Client number: 19687338

Insured: Savernake Court Management
Company Limited

Agent name: BMA (Insurance Services) Ltd

Postal address:

Lettings Plus
8 Baywater
Marlborough
Wiltshire
SN8 1DX

Address:

59B Thornhill
South Marston
Swindon
SN3 4TA

Issuing office:

Kingfisher House
12 Hoffmanns Way
Chelmsford
CM1 1GU

Trade: Property Owner

Effective date: 29/06/2016

Date of issue: 29/06/2016

Expiry date: 28/06/2017

Premium ex IPT:	£ 1,621.01
IPT @ 9.5%:	£ 153.99
Underwriting fee:	£ 25.00
Total Premium:	£ 1,800.00

Important information

This statement of fact is a record of the information advised to us and facts assumed about the risk. These have been taken into account when deciding upon the acceptability of the risk, the terms and premium on which the policy is based.

You should read it carefully and verify that all the information contained within it is correct. Any incorrect information must be notified to your Insurance Adviser immediately. The Insurance Adviser through which Your policy is administered is shown above under Name and Address of Agent.

Failure to do so could invalidate the policy from inception or result in a claim being repudiated.

The Policy, statement of fact and the Schedule should be read together and form the contract of insurance between the Insured and the Company.

The policy wording applicable is: Property Owners which is available to download at:
www.bluefinunderwriting.co.uk/policy-wordings

Cover summary

The following selections of cover have been selected; please see individual sections of cover and Locations for full details.

Cover	Insured/Not Insured
Buildings	✓
Contents	✓
Loss of rent	✓
Alternative accommodation (residential property only)	✓
Terrorism	✗
Property owners liability	✓
Employers liability	✗
Engineering breakdown	✓
Legal expenses	✓

Cover

**Location 1 - Savernake Court Savernake
Street Swindon Wiltshire SN1 3LX**

Premises Occupation
Leaseholder
Private Rental
Council Support

Section 1 – Buildings & contents

The Excess applicable in respect of Damage arising from an insured Peril is £250.00 unless otherwise stated below.

Basis of settlement	Reinstatement
Building	(£1,341,666.00) £1,677,082.50

The Excess applicable to the following items is £250.00 each and every loss.

Contents - Common Areas	£43,052.00
Contents - Landlords	£10,000.00
Additional Peril Subsidence is applicable Excess	£1,000.00

Section 2 - Loss of rental income

Alternative accommodation	£536,666.40
Maximum Indemnity Period (months)	36
Rent Receivable	£72,600.00
Maximum Indemnity Period (months)	12

Section 4 - Property owners liability

Limit of Indemnity	£2,000,000
Excess	£250

Section 6 - Engineering machinery breakdown

The Excess applicable to this section is £250 each and every loss.

Insured

Section 7 – Legal expenses

Insured

The Underwriters

This insurance is underwritten by certain underwriters at Lloyd’s and other insurance companies as noted below, referred to collectively as the ‘Underwriters’ who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd’s syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd’s syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member’s proportion. A member is not jointly liable for any other member’s proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd’s, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd’s syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd’s, at the above address.

Although reference is made at various points in this clause to “this contract” in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Section	Underwriter
Sections 1 to 5	Lloyd’s Syndicate 4444 and 958 which are managed by Canopius Managing Agents Limited (FCA Register No: 204847) Canopius Managing Agents Limited is a managing agent at Lloyd’s and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Section 6	HSB Engineering Insurance Limited, registered in England and Wales: 02396114, New London House, 6 London Street, London EC3R 7LP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Section 7	DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited. DAS Law Limited Head and Registered Office: DAS Law Limited North Quay Temple Back Bristol BS1 6FL Registered in England and Wales, number 5417859. Website www.daslaw.co.uk

Complaints

If you have any enquiries or complaints arising from your Policy please contact the agent that arranged your Policy. Alternatively, you can write to the Chief Underwriting Officer at Bluefin Insurance Services Limited at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

In respect of Sections 1 to 5 if you are still not satisfied with the way your complaint has been dealt with you may ask the complaints team at Lloyd's to review your case (this does not affect your right to take legal action if necessary).

The address to write to is :

Complaints, Lloyd's Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

You can also email them at Complaints@Lloyds.com. If this has not resolved your complaint you may refer your complaint to the Financial Ombudsman Service (FOS) at Exchange Tower, London E14 9SR.

In respect of Sections 6 and 7 if this has not resolved your complaint you may refer your complaint to the Financial Ombudsman Service (FOS) at Exchange Tower, London E14 9SR.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Making a claim

To make a claim under any section of cover other than Section 7 Legal Expenses please contact Davies Managed Systems Ltd:

newclaims.bluefin@davies-group.com

Or all us on: **0844 856 2439**

If your claim is relating to Section 7 – Legal Expenses please contact DAS Legal Expenses Insurance Company Ltd:

0117 934 2183