



Flats Policy

Schedule

About you

Policyholder: Sandgate RTM Company Limited

Policy number: PP04 021698731

Correspondence address: 15 Windsor Road
Lawn
Swindon
SN3 1JP

Portfolio type: Commercial & Residential Property Owner

Business Description: Property Owners

Employer Reference Number: n/a

Your subsidiary's name: None

Your subsidiary's Employer Reference Number: None

About your policy:

Period of Insurance: 01/10/2019 to 01/10/2020

Transaction effective date: 01/10/2019

Reason for issue: Renewal

Date of issue: 24/02/2020

Your premium:

This transaction policy premium: £962.40

This transaction Terrorism premium: £87.82

This transaction IPT: £126.03

Gross annual premium including IPT: £1,176.25

Who is looking after your policy:

Your broker: Flats Direct
314-316 Bournemouth Road
Poole, Dorset
BH14 9AP

Risk address: 93-109 (odds) Sandgate
Stratton St.Margaret
Swindon
SN3 4HJ

Section 1: Property Damage

Item description	Declared value	Sum insured
Buildings	£1,259,397	£1,574,246
Communal Contents	£25,000	£25,000

Subsidence Extension Applies

Excesses

Property Damage excluding Subsidence	£100
Property Damage Subsidence	£1,000

Section 2: Loss of Rent

Item description		Sum insured
Loss of Rent		£0
Maximum Indemnity Period	12 Months	
Alternative Residential Accommodation and Rent		Limit of Liability £524,696
Maximum Indemnity Period	Not applicable	

Section 3: Employers' Liability

Limit of Indemnity – any one occurrence £10,000,000

Item description

Clerical Wages **Wageroll**
£0

Section 4: Property Owners Liability

Limit of Indemnity – any one occurrence **Limit of Liability**
£5,000,000

Section 5: Terrorism

Item description

Property Damage Insured
Business Interruption Insured

Endorsements applicable to your policy

FDS - Roof Maintenance Condition

It is a condition precedent to **Our** liability that any flat felted roof which exceeds 20% of the total roof area of the **Buildings** and is older than 10 years or where the age is unknown is inspected at least once every five years by a qualified builder or property surveyor and:

- any defect identified by that inspection is repaired immediately
- a permanent record is kept of all such inspections repairs and maintenance.

