



Flats Policy

Schedule

About you

Policyholder: Sandgate RTM Company Limited

Policy number: PP04 021698731

Correspondence address: 15 Windsor Road

Swindon
Wiltshire
SN3 1JP

Portfolio type: 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: 01/10/2020 to 01/10/2021

Transaction effective date: 01/10/2020

Reason for issue: Renewal

Date of issue: 23/09/2020

Your premium:

This transaction policy premium: £1,003.10

This transaction Terrorism premium: £125.89

This transaction IPT: £135.48

Gross annual premium including IPT: £1,264.47

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
Wiltshire
SN3 4HJ

Section 1: Property Damage

Item description	Declared value	Sum insured
Buildings	£1,270,606	£1,715,318
Communal Contents	£25,000	£25,000

Subsidence Extension Applies

Excesses

All Property Damage Claims other than	
Escape of Water and Subsidence	£250
Property Damage Subsidence	£1,000
Property Damage Escape of Water	£500

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 £571,716
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**
£10,000,000

Section 5: Terrorism

Item description

Property Damage Insured
Business Interruption Insured

Endorsements applicable to your policy

FD8 - Roof Maintenance Condition

It is a condition precedent to **Our** liability that any flat felted roof which exceeds 25% 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.