



**Optima Property Owners Schedule  
New Business**

**Policy Number AG22794T/1002249  
Date of Issue 30/09/2022**

A-One Property Insurance  
Energy House  
Crow Arch Lane Industrial Estate  
Crow Arch Lane  
Ringwood  
BH24 1PD

**Agent Tel** 0333 222 1165  
**Agent No** 22794T  
**Agent Ref** CR-6316-112745

**Policyholder Details**

<b>Insured</b>	Sandgate RTM Company Ltd		
<b>Postal Address</b>	15 Windsor Road, Swindon. SN3 1JP		
<b>Policy Number</b>	AG22794T/1002249		
<b>Effective From</b>	01/10/2022 00:01 hours	<b>Expires On</b>	30/09/2023 24:00 hours
<b>Premium</b>	£846.73		
<b>Insurance Premium Tax</b>	£101.61		
<b>Total Premium</b>	£948.34		
<b>Reason for Issue</b>	New Business		
<b>Business</b>	Property Owner		

**Policy Wording**

A copy of the policy wording is enclosed; alternatively please click the following links.

<https://www.ageas.co.uk/globalassets/documents/commercial/com012-sep-2017-optima-property-owners-policy.pdf>  
<https://www.ageas.co.uk/globalassets/documents/legal/leg01-sep-2019-property-owners-legal-guard-policy.pdf>

**Cover Details**

**This policy schedule shows the sections and sub-sections that are operative under your policy.**

**If a section or sub-section is shown as Not Insured and you require such cover, please contact your agent.**

**For full details of the cover provided, please refer to your policy wording.**

**Ageas Insurance Limited**

Registered Office Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA  
Registered in England and Wales No 354568  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

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**Property Summary**

The **Premises** for which insurance has been arranged under this policy being:

**Premises 1** 93-109 (Odds) Sandgate Stratton, St Margaret, Swindon, SN3 4HJ.

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<b>Premises 1 Risk Address</b>	93-109 (Odds) Sandgate Stratton, St Margaret, Swindon, SN3 4HJ.	<b>Occupied as</b>	4 Owner Occupied, 5 Assured Short Hold Tenancies
<b>Effective from</b>	01/10/2022 00:01 hours	<b>Expires on</b>	30/09/2023 24:00 hours

**Please refer to your policy wording for full details of the cover provided.**

**PROPERTY SECTION**

**Sub-Section A - Buildings**

	<b>Cover Causes</b>	<b>Declared Value</b>	<b>Sum Insured</b>	<b>Basis of Settlement</b>
<b>Buildings</b> (all buildings unless otherwise specified below)	1,2,3,4,5	£1,671,057	£2,227,518	D

**Sub-Section B - Contents**

	<b>Cover Causes</b>	<b>Declared Value</b>	<b>Sum Insured</b>	<b>Basis of Settlement</b>
<b>Contents of Common Areas</b>	1,2,3,4,5	Not Applicable	£20,000	R
<b>Landlord's Contents</b>	1,2,5	Not Applicable	£25,000	R

**Sub-Section C - Glass, Blinds and Signs**

**Insured - see policy wording for further details**

**Sub-Section D - Machinery Breakdown**

	<b>Limit</b>
<b>Breakdown of Covered Equipment</b>	Not Operative

**Terrorism Extension**

**Not Insured**

**Excesses applicable to the Property Section**

Excess applicable to each and every claim unless specified otherwise below or in the policy wording:	£250
Subsidence, Ground Heave or Landslip	£1,000

**Where a claim is made under more than one section for the same event and at the same location, only the higher excess will be applied.**

**LOSS OF RENT SECTION**

**Sub-Section A - Rent**

	<b>Cover Causes</b>	<b>Maximum Indemnity Period</b>	<b>Sum Insured</b>
<b>Rent Receivable</b>	1,2,3,4,5	24 months	£741,763

**Sub-Section B - Alternative Accommodation**

**Insured**

## LOSS OF RENT SECTION (continued)

### Sub-Section C - Machinery Breakdown

	<b>Limit</b>
Breakdown of Covered Equipment	Not Operative

### Loss of Rent Extensions - see individual Extension wordings

	<b>Limit</b>
Denial of Access	£741,763
Public Utilities	£741,763

**Terrorism Extension** **Not Insured**

## LIABILITY SECTION

**Sub-Section A - Employers' Liability** Limit of Indemnity **£10,000,000**

**Sub-Section B - Public Liability** Limit of Indemnity **£10,000,000**

Limit of indemnity in respect of **terrorism** £2,000,000 or the Public Liability limit of indemnity whichever is lower

### Excesses applicable to the Liability Section

Excess applicable to each and every property damage claim under Sub-Section B	£100
Excess applicable to each and every injury claim under Sub-Section B	£0

## LEGAL EXPENSES SECTION

Please refer to the separate Property Owners' Legal Guard policy wording for full details

### Property Owners' Legal Guard

Limit of Indemnity	£250,000
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### Legal Expenses Extensions

	<b>Limit of Indemnity</b>
Landlord's Legal Guard	£50,000
Business Legal Guard	£250,000

## DIRECTORS' AND OFFICERS' LIABILITY SECTION

Limit of Indemnity	Not Operative
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**Excesses applicable to the Directors' and Officers' Liability Section**

Excess applicable to each and every claim	Not Operative
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**The following Endorsement(s) are applicable to your policy:**

**Escape of Water – Increased Excess**

Applicable to the Property Section

The **excess** in respect of Cover Cause 2 h – Escape of Water is increased to £250