



Date of issue  
**02/10/2023**  
AXA Bordereau number  
**SCBDX7083257**  
AXA Agency number  
**9700389**  
Policy number  
**SCBDX7083257/1001563**  
Reason for issue  
**Renewal**

## Your policy renewal schedule

### Property Investors Protection Plan

#### Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet please contact us and we will send you a printed copy.

#### Important information about your renewal

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- We have automatically increased your Buildings reinstatement declared value by the following percentages to allow for the effects of inflation:
  - Buildings of residential properties
- If you have provided updated sums insured at renewal we will use these values. Your updated sums insured are shown in your schedule.
- Please contact your insurance adviser if the Buildings reinstatement declared value is not correct as any claims may be affected if you are underinsured.

## What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
  - This schedule
  - Your statement of fact
  - Certificate of employers' liability insurance
  - Your policy wording
  - Important notice to policyholders
- We may have amended your terms and conditions so please carefully check the Endorsements and Excesses stated in this document.
- You should read this information along with your policy wording. Your policy wording contains conditions. You must comply with these conditions, including any actions that may be required of you. If you do not comply then your policy may not protect you in the event of a claim.
- If you have any questions or need to change any of the details or if you are unsure about any of the policy and section conditions, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

## Your documents

Please contact your insurance adviser if you require a copy of your policy wording

## Your details

<b>The Insured</b>	Sandgate RTM Company Ltd
<b>Correspondence Address</b>	15 Windsor Road, Swindon. SN3 1JP
<b>Business Description</b>	Property Owners

• **Business description** is your business activity or trade.

## Your premium

Premium	£1,076.18
Insurance Premium Tax at the current rate	£129.14
<b>Total amount to be paid</b>	<b>£1,205.32</b>

## Premium details

This amount is the additional or return premium for changes made.

## Your period of insurance

<b>Date this policy starts from</b>	01/10/2023
<b>Date this policy expires</b>	30/09/2024
<b>Renewal date</b>	01/10/2024

## Your cover summary

premises			premium excluding IPT
93-109 (Odds) Sandgate Stratton	Property cover	✓ covered	£1,052.34
	Terrorism cover	✗ not covered	£0.00
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cover			premium excluding IPT
Public liability		✓ covered	£0.00
Employers' liability		✓ covered	£0.00

## Property cover

Please refer to the property insured section(s) of the schedule for details on the cover in place for buildings and or rental income.

## Not covered

Sections that show not covered have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

## Your cover summary continued

### Property insured

#### Premises 1

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

**Description** Block of Flats

cover			sum insured
Buildings Cover	✓ covered	DA	£2,461,853 (£1,846,852)
Communal Contents			£20,000
cover		indemnity period	sum insured
Rental Income	✓ covered	36 months	£819,797
cover			
Terrorism Cover	Buildings	✗ not covered	

• The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

### Public liability

cover		limit of indemnity
Public liability	✓ covered	£10,000,000

• Provides **Public liability** cover for your activities as a property owner as detailed within the policy wording and schedule.

### Employers' liability

cover		limit of indemnity
Employers' liability	✓ covered	£10,000,000

### Legal Expenses

cover		limit of indemnity
Legal Expenses	✓ covered	£250,000 any one claim £1,000,000 in the aggregate

You can obtain telephone based legal advice on UK law by calling the AXA legal advice line on 0330 024 5346 quoting AXA Commercial.

Arc Legal Assistance Ltd administers and manages the legal expenses section of this policy on our behalf. Their registered business address is Arc Legal Assistance Ltd, The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority under registration number 305958. This can be checked on the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

## Special clauses that apply to this policy

number	title
1	Subsidence

• An endorsement is a change to your policy terms and conditions.

## Endorsements that apply to this policy

These endorsements apply to all premises.

### X21 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

Excess exclusion

We will not cover you for the amount shown below for each and every loss at each premises after the application of all the other terms and conditions of the policy including any condition of average:

1. damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £350
2. damage by flood £350
3. damage by escape of water from any tank apparatus or pipe £500
4. all other damage £350

### X17 - Subsidence excess amendment clauses variable

Under Special clause 1 Subsidence, ground heave and landslip we will not cover you for the first £1,500 of each and every loss in respect of Section 1 - Buildings at this premises.