

Schedule for Your Property Owners policy

Produced on 09 April 2014

RENEWAL RECEIPT

25014948 CPO

Introduction

The policy has been renewed for one year from 19 May 2014
The Schedule produced on 09 April 2014 forms part of Your policy and replaces the previous schedule.

Postal Information

Policyholder Amber Court Management (No 1) Ltd
c/o Home From Home, 28 Butts Road,
Chiseldon, Swindon
SN4 0NW

Your Insurance Adviser FINCH COMMERCIAL INSURANCE
BROKERS LTD
53A CROCKHAMWELL ROAD
WOODLEY READING, BERKSHIRE
RG5 3JP

Policy details

Policy expires on 18 May 2015 at Midnight
Renewal date 19 May 2015
Annual premium £1,128.39
Premium due inclusive of
Insurance Premium Tax £1,196.10
Insurance Premium Tax £67.71

Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You must tell Us immediately any facts or changes which We would take into account in Our assessment or acceptance of this insurance. Failure to disclose all relevant facts may invalidate Your policy or may result in the policy not operating fully.

Agents Signature----- **Date** ----/----/----

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Produced on 09 April 2014

RENEWAL NOTICE

Introduction	The premium to renew this policy from the Renewal date should be paid by the Renewal date or within 15 days thereafter to the agent, or if You have no agent, direct to Aviva. The attached schedule forms part of Your policy and replaces the previous schedule.	
Schedule contents	Policy details	Useful information about Your policy.
	Summary of cover	Shows You what is insured and what is not insured under the cover options You have taken.
	Details of cover	Split by cover type and repeated for each premises insured. There may be differences in the cover selected between premises, so please check the details carefully.
	General endorsements	General Endorsements that apply to this policy.
Policy details	Policy number	25014948 CPO
	Policy expires	18 May 2014
	Renewal date	19 May 2014
	Annual premium	£1,128.39
	Premium due inclusive of	
	Insurance Premium Tax	£1,196.10
	Insurance Premium Tax	£67.71
Important	If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.	
	You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.	
	Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.	
Contact details	If there are any direct debit payment defaults during the policy year, a £15 charge will be applied to Your policy.	
	Policyholder	Amber Court Management (No 1) Ltd c/o Home From Home, 28 Butts Road, Chiseldon, Swindon SN4 0NW
	Your Insurance Adviser	FINCH COMMERCIAL INSURANCE BROKERS LTD 53A CROCKHAMWELL ROAD WOODLEY READING, BERKSHIRE RG5 3JP

Summary of Cover

There may be differences in the cover selected between premises, so please check the details carefully.

The Policyholder:

Amber Court Management (No 1)
Ltd

The Business:

Property Owners

Cover	Sections You've chosen to Cover	Sections You've chosen not to Cover
Asset Protection	✓ Property Damage - All Risks	× Property Damage - Specified Contingencies × Money and Assault × Glass × Engineering
Revenue Protection		× Business Interruption
Asset/Revenue Protection		× Terrorism
Legal Liabilities	✓ Property Owners Liability	× Employers' Liability × Property Owners Legal Protection × Professional Indemnity × Directors and Officers Liability

Property Damage - All Risks

Risk 1

The Excess**You will pay the first**

£350 in respect of Damage caused by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances and earthquake.

£350 in respect of Damage caused by malicious persons, storm, flood, escape of water from any tank, apparatus or pipe and impact.

£350 for all other insured Damage other than any Additional Contingency is applicable.

£350 in respect of Damage caused by theft or attempted theft.

£1,000 in respect of Additional Contingency Subsidence

The Premises:

57-68 Amber Court, Colbourne Street, Swindon
SN1 2EQ

Description/Occupation of Property Insured :

Residential Flats

Item	Description	Sum Insured
1	Buildings	£887,500
2	Machinery, plant and All Other Contents belonging to You or held in trust for which You are responsible, at The Premises excluding 1. landlords' fixtures and fittings 2. Stock and Material in Trade 3. property more specifically insured.	£20,072
Total Sum Insured		£907,572

Additional Contingencies

Subsidence

Additional Clauses**Day One Basis of Settlement**

The following items are subject to Day One Basis of Settlement

Item 1 - Declared Value - £710,000

The following paragraph is deleted from the Day One Basis of Settlement Additional Clause.

(4)The maximum We will pay in respect of each separate location subject to this Clause is as stated in The Schedule.

European Union and Public Authorities - including Undamaged Property and Automatic Sprinkler Installations

Additional Conditions

Unoccupied Premises

Policy Condition

Index Linking applies to Item(s): 2

Endorsements

Special Endorsement

It is noted that the Policy Excess in respect of claims resulting from the escape of water from any tank, apparatus or pipe is £250 and not as stated in the policy schedule.

Property Owner's
Liability

The Premises : 57-68 Amber Court, Colbourne Street,
Swindon
SN1 2EQ

Risk 2

The Business : Ownership of Buildings (including adjoining land) at the
Premises.

Territorial Limits :

Great Britain, the Isle of Man and the Channel Islands.

Limit Of Indemnity £5,000,000

Important information

Material Facts

Please remember that all material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of the application. You must therefore inform the insurer of any circumstances of which the insurer may not be aware. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If there have been any changes in any material fact that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material facts under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

Disclosures should be clear and specific. The insurer will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Data Protection Act - Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Important information

Data Protection Act - Information Uses *(continued)*

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting

In assessing your application/renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application/renewal will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

Important information

Fraud Prevention and Detection (continued)

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Our Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH and our firm's reference number is 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Business Introduction

If an intermediary has introduced your business to us and you need to discuss any issues regarding their service, you should contact them.

Important information

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives
or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business
or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Making a Claim

Should you need to make a claim under this policy, please call **0800 015 1498**.

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by contacting your usual Aviva point of contact or your insurance adviser.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.