



## Flats Policy

### Schedule

#### About you

**Policyholder:** Heronbridge Close RTM Company Ltd

**Policy number:** PP04 021643641

**Correspondence address:** 1-24 Heronbridge Close

Westlea  
Swindon  
SN5 7DR

**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:** 01/02/2021 to 01/02/2022

**Transaction effective date:** 01/02/2021

**Reason for issue:** Renewal

**Date of issue:** 03/02/2021

#### Your premium:

**This transaction policy premium:** £1,576.23

**This transaction Terrorism premium:** £178.31

**This transaction IPT:** £210.55

**Gross annual premium including IPT:** £1,965.09

#### Who is looking after your policy:

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

**Risk address:** 1-24 Heronbridge Close  
Westlea  
Swindon  
SN5 7DR

### Section 1: Property Damage

Item description	Declared value	Sum insured
Buildings	£1,810,148	£2,443,700
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	£2,500
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	<b>Limit of Liability</b>
Maximum Indemnity Period	£814,485
	Not applicable

### Section 3: Employers' Liability

Limit of Indemnity – any one occurrence	£10,000,000
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### Item description

Clerical Wages	<b>Wageroll</b>
	£0

### Section 4: Property Owners Liability

Limit of Indemnity – any one occurrence	<b>Limit of Liability</b>
	£10,000,000

### Section 5: Terrorism

### Item description

Property Damage	Insured
Business Interruption	Insured

### Endorsements applicable to your policy

Endorsement: Wording changes

### General Exclusions

Exclusion 5. Date Recognition has been deleted and remains blank.

Exclusion 7. Date Recognition Computer Equipment has been deleted and remains blank.

Exclusion 10. Electronic Data Exclusion has been deleted and replaced with the following

## **10. Electronic Risk**

(not applicable to Section 3: Employers' Liability and Section 4: Property Owners' Liability if insured by this Policy)

**Damage** directly or indirectly caused by or consisting of or arising from:

- (a)** erasure, loss, distortion or corruption of information on or reduction in the functionality availability or operation of any electronic equipment whether belonging to You or not caused by the malicious introduction or incursion of any unauthorised, unintended, undesired or unexpected program, instruction or command or any other computer or electronic virus
- (b)** the failure of any electronic equipment to recognise accept respond to or process any data or instruction

However, subsequent **Damage** which is otherwise covered by **Your** policy is nevertheless insured.

Should electronic data processing media insured by this policy suffer

**Damage** insured by this policy then the basis of valuation shall be the value of the materials only together with the cost of clerical labour and computer time expended in reproducing the records provided that We will not pay for the value to You of the information contained therein or for any expense in connection with the production of information to be recorded therein.

## **Section 4: Property Owners' Liability**

### **Definitions**

The following Definition has been added to the Section Definitions:

<b>Electronic Data</b>	Facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electro-mechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.
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### **Exclusions**

*The following Exclusion has been added to the Section Exclusions:*

**We** will not indemnify **You** in respect of liability arising from:

- 13. (a)** authorised or unauthorised transmission of Electronic Data
- (b)** the content of any website, Your email, intranet or extranet
- (c)** erasure, loss, distortion, corruption or alteration of Electronic Data or any loss of use resulting in reduction of functionality
- (d)** failure of electronic, electromechanical data processing or electronically controlled equipment or Electronic Data to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.