



Your policy schedule

Information

The cover you have purchased under your policy and the maximum amounts payable are shown in this schedule under 'Cover applicable and maximum amounts payable'. You must read your policy including this schedule as terms (including conditions and limitations) apply, in order to ensure the cover you have purchased meets your needs.

You may cancel your policy within 14 days of receiving it or from the start date, whichever is the later, if it does not meet your requirements and provided that no claims have been made. Further detail relating to the cancellation of your policy can be found in your policy wording.

You must take care to provide accurate and complete information relating to this insurance. Please check the information you have provided in this schedule, your quotation and the statement of facts including any assumptions that we have made about you and the premises insured. If any of the information is inaccurate or not complete the insurers may change the terms and/or the premium or withdraw cover. Further detail relating to the disclosure and accuracy of information and the cancellation of your policy can be found in your policy wording.

In accordance with the FCA's multi-occupancy buildings insurance rules, if your policy includes cover for buildings which include residential flats or dwellings within the buildings insured, that are or might be owned by a third party under a residential lease agreement, then further information has been provided in respect of the premium charged for each flat or dwelling for those affected properties. Full information regarding commission paid is also available under General Details

If you have any questions regarding this insurance or need to change any of the information or wish to cancel the policy, please contact your insurance broker. Your insurance broker's contact details can be found in the Terms of Business Agreement or other documents provided by that insurance broker to you.

General details

Broker / Intermediary:	B&B - Brown & Brown 8206 (GBP) (Poole)
Policy version:	1
Policy number:	1240/04010304/2026/001
Policy wording:	Property Investors
Insured:	Heronbridge Close Freehold Company Ltd
Business activity:	Property Owner
Correspondence address:	15 Windsor Road, Swindon, Wiltshire, SN3 1JP
Period of insurance:	01/02/2026 to 31/01/2027 B.D.I.
Individual flat/dwelling premium: (forms part of buildings insurance premium)	£ 75.87
Buildings insurance premium: (forms part of total insurance premium)	£ 1,820.88

Insurance premium:	£	2,236.57
Terrorism premium:	£	0.00
Insurance premium tax @ 12.00%:	£	268.39
Policy administration fee:	£	80.00
Total premium (including I.P.T):	£	2,584.96
Coverholder commission:	£	223.66
Broker commission:	£	670.97
Date statement of facts completed:		28/01/2026

Insurer: Sections 1 to 4:	Hadron UK Insurance Company Limited (100%)
Contract Number:	HAD2600105A2
Sections 5:	Hadron UK Insurance Company Limited (100%)
Contract Number:	HAD2600105A2
Sections 7:	ARAG Legal Expenses Insurance Company Limited (100%)
Contract Number:	TS3678024921

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised Signatory



Dated this 30th day of January 2026

General terms and conditions

The following terms and conditions apply to each premises included in this schedule:-

Excluding legal liability for any injury loss or damage caused by employees using heat or fire

Excluding legal liability for any injury loss or damage caused by employees from manual work

Subject to the policy terms & conditions

General assumptions

The following assumptions apply to each premises included in this schedule:-

The residential portions of the buildings are not and will not be occupied as bedsits.

The buildings are not and will not be sub-let.

The residential portions of the buildings are not and will not be rented out or let as a bed and breakfast

The residential portions of the buildings are not rented out or let to tenants with Asylum Seeker status.

The residential portions of the buildings are not and will not be used as a second home.

Suitable background checks are undertaken in relation to all prospective tenants and appropriate references are obtained.

The buildings are in a good state of repair and regularly maintained.

Buildings cover is only available if the whole building is included.

The buildings are not used as a care home, nursing home, halfway house, sheltered accommodation or any kind of secure residential accommodation or institution.

Your insurance is underwritten & administered by Folgate Underwriting. Folgate Underwriting is a trading name of Folgate Underwriting Agency Ltd registered in England and Wales No. 2852425 Authorised and regulated by the Financial Conduct Authority under reference number 304782.

Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section. Other maximum amounts payable may apply and these can be found in your policy wording.

Properties covered

Property 1

Address	1 - 24 Heronbridge Close Westlea Swindon Wiltshire United Kingdom SN5 7DR
Type of property:	Multiple Flats (Purpose Built)
Number of flats:	24
Occupant type:	Residential
Unoccupied percentage:	0%
Occupant details:	Unknown (Leasehold)

Section one: Buildings **Covered**

Reinstatement declared value:	£3,210,350.00
Sum insured:	£4,333,973.00
Accidental damage extension:	Covered

Section two: Rental income **Covered**

Rental income sum insured:	£866,795.00
Indemnity period (months):	12

Section three: Landlords contents **Covered**

Sum insured:	£25,000.00
Accidental damage extension:	Covered

Excesses each & every loss that will apply to Property 1:

- Section One: Subsidence £2,500
- Section one: Subsidence - £1,000
- Section one: Buildings £250 increasing to £500 for escape of water
- Section three: Landlords Contents - £100
- Section four: Property Owners Liability - £100

General conditions &/or excesses that will apply to Property 1:

Excluding Section three (Landlords Contents) in respect of empty portions of the property

Endorsements that will apply to Property 1:

None

Additional assumptions for Property 1:

This policy is based on the following assumptions for this property:

None

Sections applicable to all properties

Section four: Property owners liability	Covered
Limit of indemnity	£5,000,000
Section five: Employers liability	Covered
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000
Section six: Terrorism	Not Covered
Terrorism	N/A
Denial of access including civil or military order:	N/A
Indemnity Period:	N/A
Excess:	N/A
Utilities:	N/A
Indemnity Period:	N/A
Excess:	N/A
Unspecified third-party site:	N/A
Property in transit:	N/A
Verified threat:	N/A
Excess:	N/A
Residential emergency costs and expenses:	N/A
Excess:	N/A
Public relations expenses:	N/A
Pollution:	N/A
Section seven: Legal expenses	
A) Standard cover	Covered
B) Optional extended cover	Not Covered
Limit of indemnity	£100,000
Employment disputes and compensation awards in any one period of insurance	N/A

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.