Bricks & Mortar Property Owners Insurance

Policy Schedule

Policy No: BME04804

This schedule gives details of your premium, and identifies the sections of the policy document that you have chosen for your Policy.

Please read this schedule alongside your Property Owners policy document. You should tell your broker if you want to make any changes. They will be able to tell you whether the changes affect your Policy.

If you need a copy of the policy document, please contact your broker.

Your Policy Details

Policy Number	BME04804		
Insurer	Ecclesiastical Insurance Office plc		
Period of Insurance From	01/03/25	To:	28/02/26

Your Details

Insured	Stablecourt (Wootton Bassett) Management Company Limited
Address	15 Windsor Road Swindon Swindon SN3 1JP
The Business	Property Owner

Premium Details

	Amount Payable
Premium	£1,154.35
Insurance Premium Tax (IPT)	£138.52
Broker Fee	£0.00
Total Amount Due	£1,292.87

Your Insurance Adviser

A-One Insurance
A One Insurance Group
Crow Arch Lane Industrial Estate, Crow Arch Lane
Ringwood
Hampshire
BH24 1PD
03332221030

Date of Issue: 28/02/25

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured Premises	Policy Section	
1-12 Stable Court, Wood Street Royal Wootton Bassett Swindon Wiltshire SN4 7BB	Section 1 Property damage	Insured
	Section 2 Equipment breakdown	Not Insured
	Section 3 Rental Income	Insured
General Cover	Section 4 Terrorism	Insured
	Section 5 Liabilities	Insured
	Section 6 Legal Expenses	Insured

Survey(s) may be required

Any premises listed below will require a survey:

There are no surveys required

Cover Summary - Premises Reference No. 1

Insured	Stablecourt (Wootton Bassett) Management Company Limited
The Premises	1-12 Stable Court, Wood Street Royal Wootton Bassett Swindon Wiltshire SN4 7BB
Occupied As	Residential: Leaseholder Residential: Professional Working

Section 1 - Property Damage

Item	Description	Declared Value	Sum Insured
1.	Buildings	£1,655,280	£2,234,628
2.	Contents of Common Parts		£20,000

Insured Events	Excess	
Fire lightning and explosion	£250	Insured
Aircraft	£250	Insured
Riot	£250	Insured
Malicious persons	£250	Insured
Earthquake	£250	Insured
Subterranean fire	£250	Insured
Storm	£250	Insured
Flood	£250	Insured
Escape of water	£250	Insured
Impact	£250	Insured
Falling trees	£250	Insured
Falling aerials	£250	Insured
Escape of oil	£250	Insured
Sprinkler leakage	£250	Insured
Accidental damage	£250	Insured
Subsidence	£1,000	Insured
Theft or attempted theft	£250	Insured

Section 2 - Equipment Breakdown

Not Insured

Section 3 - Rental Income

Item	Description	Sum Insured
1.	Rental Income	£496,584
	Maximum Indemnity Period	24 Months

Cover Summary - Policy Wide Cover

Section 4 - Terrorism

Insured

Section 5 - Liabilities

	Limit of Indemnity
Cover 1: Employers' Liability	£10,000,000
Cover 2: Public Liability	£5,000,000
Third party property damage excess	£250

Public Liability extensions

Extension	Retroactive date
Legionellosis	01/03/2025
Financial Loss	01/03/2025

Section 6 - Legal Expenses

Insured

Cover	Limit of Indemnity
Commercial Legal Protection - Standard cover	£100,000

Optional extension	
Residential Rent Arrears	Not Operative

Additional endorsements applicable to all premises

CC390 Prevention of Access – non-damage

Applicable to any section of the policy headed

- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

Any cover (however titled) provided in respect of prevention denial or hinderance of access to or use of the PREMISES as a result of

- the action of government police emergency services or local authority or
- any other similar cover

not involving damage to property (whether the property of the INSURED or any other party) is deleted

This clause does not apply to more specific extension(s) or parts of extension(s) in respect of

- bomb scare or
- food poisoning defective sanitation vermin or murder or suicide

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PL01 Unoccupied definition amendment

Under General definitions the definition of UNOCCUPIED is deleted and replaced with the following

UNOCCUPIED

means vacant untenanted unfurnished or no longer in active use for a period exceeding 45 consecutive days

PD03 Illegal cultivation of drugs

Applicableto the Property damage section

The following exclusion is added to Insurable event 4 Malicious persons

(f) caused by the illegal cultivation of drugs by anyone at the PREMISES whether or not they have YOUR permission to be there

The following extension is added

Illegal cultivation of drugs

The clean-up costs and remedial works from the use of the PREMISES for the manufacture cultivation harvesting or processing by any other method of drugs classed as a controlled substance under the Misuse of Drugs Act 1971 or any amending legislation

It is a CONDITION PRECEDENT TO LIABILITY under this extension that YOU

a.
   i. carry out internal and external inspections of the buildings of the premises at least every 3 months or as frequently as is permitted under the tenancy agreement and
   ii. maintain a log of those inspections and retain that log for at least 24 months
   iii. carry out a 6 monthly management check of the inspections log

b. obtain and record a written formal identification of any prospective tenant

c. in respect of residential lettings obtain and retain a written employers reference for any new tenant

d. obtain and record details of YOUR tenant's bank account and verify those details by receiving at least one payment from that account

e. where sub-letting is allowed by the tenancy agreement advise YOUR tenant that they must follow the measures set out in b. c. and d. above for all lettings that they arrange

PD04 Third party failure to insure

Applicable to the Property damage section

The following extension is added

Third party failure to insure

Any premises within the GEOGRAPHICAL LIMITS *owned* or leased by *YOU* which because of lease requirements are required to be insured by another party and where that party has

a. failed to insure against all the insurable events in this policy or
b. failed to insure for a sufficient amount to provide for reinstatement of the buildings and/or for loss of rent as specified in the lease or
c. invalidated the policy or claim

Provided that

1. as soon as *YOU* becomeaware of

(a) any premises not insured for all the insurable events in this policy *YOU* shall arrange insurance for such uninsured events

(b) any premises not insured for a sufficient amount to provide for reinstatement of the buildings and/or loss of rent as specified in the lease *YOU* shall arrange insurance for the reinstatement of the buildings and/or loss of rent as specified

(c) any facts or circumstances that might invalidate the policy or a claim *YOU* shall notify *US* accordingly

2. this extension shall not apply to any premises covered under the Capital additions and Inadvertent omission to insure extensions and for premises under a. above shall apply only for the insurable events not insured by the third party's policy

3. there shall be in force at the time of *DAMAGE* a valid and enforceable lease requiring the property to be insured against some or all of this policy's insurable events

4. *YOU* have procedures in place to ensure that the third party effects and maintains adequate insurance and wherever possible *YOUR* interest is noted and protected by a non invalidation clause and lapse or cancellation notification condition

5. the insurance under this provision shall be subject to all the terms conditions and exclusions of this policy with the exception of the Subrogation waiver

6. *OUR* liability any one claim shall not exceed £2,000,000 any one premises and £1,000,000 any one *UNOCCUPIED* premises but in no case shall *OUR* liability exceed

a. the difference between the amount payable under any insurance effected by the third party or any other insurance on the premises and the total cost of reinstatement and loss of rent as provided by this policy

or

b. the value of*YOUR* interest in the premises

whichever is less

PD05 Involuntary bailee

Applicable to the Property damage schedule

The following extension is added

Involuntary bailee

DAMAGE by an INSURED EVENT to bailors' goods in YOUR care custody or control and for which YOU are responsible

It is a CONDITION PRECEDENT TO LIABILITY under this extension that

(a) a signed inventory is issued to the tenant as soon as the repossession takes place and

(b) new locks are fitted onto the buildings or the appropriate portion of the buildings and a recorded weekly inspection is made to ensure that adequate security remains in place

Excluding

1. Any claim for theft of items comprising gold silver other precious metals bullion precious stones furs curiosities works of art rare books audio or visual goods computer equipment cameras jewellery money wine or spirits

2.Any claim in respect of unaccountable loss

Limit £10,000 any one claim

PD06 Fly tipping

Applicable to the Property damage section

The Fly tipping extension is deleted and replaced with the following

Fly tipping

Costs and expenses necessarily and reasonably incurred by *YOU* in clearing treating and removing anything illegally or maliciously deposited at the PREMISES

Thiscover will not apply in respect of any *UNOCCUPIED* premises

Excluding the first £1,000 of each and every loss

Limit

£5,000 any one claim and £25,000 in the PERIOD OF INSURANCE

PD07 Green clause - Increased Limit

Applicable to the Property damage section

The limit applying to the Green clause extension is deleted and restated as follows

Limit
Our liability under this extension shall not exceed

i. 10% of any one claim or
ii. 10% of the sum insured or
iii. £500,000
whichever is the lower

RI01 Inadvertent omission to insure

Applicable to the Rental income section

The following extension is added

Inadvertent omission to insure

Premises in the *GEOGRAPHICAL LIMITS* which *YOU* own or which *YOU* are responsible to insure which *YOU* have inadvertently failed to insure under this policy

Providedthat

(a) at the inception of each period of insurance it is *YOUR* intention to insure *RENT RECEIVABLE* in respect of all premises in the *GEOGRAPHICAL LIMITS* which *YOU* own or for which *YOU* are responsible and *YOU* believe that all such premises are insured by this section

(b) immediately *YOU* become aware of any premises not insured *YOU* shall arrange insurance from the date on which *YOUR* responsibility attached and pay the appropriate additional premium

(c) this extension shall not apply to any premises covered under the Capital additions extension of this section

Limit

10% of the *RENT RECEIVABLE* sum insured or £500,000 whichever is the less

Additional Endorsements applicable to the premises at 1-12 Stable Court, Wood Street

No additional Endorsements