

Policy Schedule

To be read in conjunction with the policy document.



Broker BNL Firth & Scott (Insurance Brokers Ltd)

Policyholder Lenton Manor Ltd

Policyholder's Address

C/o In Residence
32a Stoney Street
Nottingham

NG1 1LL

Basis of Cover Insured Perils

Accidental Damage as specified in the policy
1-14
(unless noted otherwise in endorsements as excluded)

Claim Free Years 1 year

Covers Operative

Section 1 - Material Damage

Section 2 – Loss of Rent

Rent Receivable/Alternative Accommodation

Period of Indemnity

Section 3 – Public Liability Cover

Property Owners Liability

Section 4 – Employers Liability Cover

Employers Liability

Section 5 – Terrorism Cover

Terrorism

LV= Claims

LV= Dedicated Claims Line

Endorsements Applicable

See risk information and endorsements section

Date of Issue

This schedule supersedes any schedule previously issued

Policy Number PPSA002198

Commencement Date 19 January 2017

Expiry Date 18 January 2019

Effective Date 19 January 2018

Reason for Issue Renewal

Premium Payable £2,946.71

Inclusive of IPT at the current rate £ 313.58

Inclusive of policy fee of £ 20.00

Terrorism Premium £ 551.09

Inclusive of IPT at the current rate £ 59.05

Policy Excess (unless noted otherwise in endorsements)

General Excess £ 100

Malicious Damage/Theft £ 100

Escape of Water £ 250

Subsidence £ 1000 (unless noted otherwise)

Third Party Property £ 100

Please see attached property schedule

Sum Insured

As per property schedule

36 Months

Sum Insured

£ 5,000,000

Sum Insured

£10,000,000

Included

0800 032 1170

13 December 2017

"Protecting you and your property"

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Landlords Legal & Property Emergency Solutions

Landlords Legal & Property Emergency Solutions

Landlords Legal Solutions
Landlords Property Emergency Solutions
Landlords Rent Indemnity Cover

Included - £50,000 per claim
Included - £1,000 per claim
Refer to property endorsements

Property Emergency Helpline & Claim Numbers

Landlords Property Emergency Solutions
Landlords Legal Solutions Advice and Claims Line

0333 000 7805
0117 917 1680

(This section of the policy is administered by ARAG, Underwritten by Brit Insurance Limited both of which are Authorised and Regulated by the Financial Conduct Authority)

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Occupation
(for the purposes of this insurance) Property Owner

Statement of Fact and Insurance Agreement

The terms and conditions provided by us have been prepared on the information given by your Insurance Advisor and such information forms part of your Contract of Insurance. Important: you must check all the information contained within this document immediately and tell your insurance advisor if any details are incorrect. If you are in any doubt about the information supplied to us by your Insurance Advisor then you should request details from them. The information provided must have been given to the best of your knowledge and belief. You should provide us with all the relevant facts which may influence us as to whether we accept your insurance, on what terms and conditions and at what premium. If you are in any doubt whether a particular fact is relevant, you should declare it. We may have been referred to a website for additional information. However it is your obligation to draw to our attention any material fact contained on the web site that has not been disclosed in the actual presentation. Failure to disclose all material information or disclosures could result in the Policy becoming voidable, in which case we would not be liable to pay any claim. If you are not sure about the information contained within this document you must contact your Insurance Advisor immediately. We recommend that you keep a record (including copies of letters) of all information supplied. A copy of all information given will be supplied on request.

Your insurance is based on the following statements. Any exceptions to this information are noted in the box below.

(1) That neither you or any partner or director have or officer in your business has

- (a) been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence) or received an official caution for a criminal offence within the last three years (other than a motoring offence)
- (b) ever had a proposal from an Insurer declined, not invited a renewal, cancelled or refused to renew a policy, imposed special conditions or requested extra precautions to be taken by you or any partner or director or officer in your business.
- (c) suffered any losses during the last five years which would have constituted a claim under this proposed insurance if it had been in force at the time of the loss (other than those specified on the Property Schedule)?
- (d) held insurance similar to the one that you are now proposing under the current or any previous trading name or interest during the last five years?
- (e) previously traded under any other name?
- (f i) been the subject of a County Court Judgement (or the Scottish equivalents) in respect of debt as private individuals or in connection with any business.
- (f ii) been a director or partner in a business that has been the subject of a County Court Judgement (or the Scottish equivalents) in respect of debt
- (f iii) been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986
- (g) ever knowingly failed to conform to legislation pertaining to Health and Safety at work activities

(2) That the property is

- (a) of standard construction, built of brick, stone or concrete, roofed with slates, tiles or concrete of which not more than 50% of the total area is flat, and not listed or built prior to 1850.
- (b) in a good state of repair and will be so maintained
- (c i) not showing signs of having been flooded and has never suffered any damage as a result of flooding.
- (c ii) not within 400 metres of any river open body of water or the sea.
- (d) free from any sign of damage by subsidence, heave or landslip.
- (e i) to our knowledge, not situated in an area (within 400 metres surrounding the property) that is susceptible to subsidence heave or landslip.
- (e ii) not within 400 metres of any river bank, railway embankment or cutting, cliff or quarry, mine or other underground working or on made up ground.

(3) In respect of Legal Expenses and Rent Guarantee Cover only, neither you or any partner or director have

- (a) allowed any current tenants to be in forfeiture of the terms of the lease within the past twelve months.
- (b) allowed any tenancy to be arranged without each tenant/guarantor being adequately referenced by a recognised credit reference company **
(** please refer to the policy wording/key facts information for details of recognised credit reference companies)

Exceptions to Statement of Fact (Section 1)

- 1(d) Aviva

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Property Schedule

Address and Tenancy	Postcode	Building Sum Insured	Contents Sum Insured	Loss of Rent Sum Insured
Lenton Manor Type of Property: Block of Flats (purpose built concrete flooring) Occupation / Trade: DSS (tenancy agreement directly between landlord/letting agent and tenant)/ Professional/Working/Retired/ Students/	NG7 2FP	£3386500	£10000	£ 1,015,950.00

Exceptions to Statement of Fact (Sections 2 & 3):-
2(c) (e ii) Property is within 400 metres of a railway embankment

Claims	Date of Loss	Type Of claim	Settlement Amount
	04 March 2015	Accidental Damage	£426.00

Policy-Wide Endorsements Applicable

General Endorsement:

MDNS001 - Revised Unoccupied Definition

It is hereby noted and agreed that the definition of Unoccupied is amended to read.

Any Building or part of any Building which is empty or not in use by the Insured or any tenant(s) of the Insured for more than 90 consecutive days.

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Endorsements

(Note: The following endorsements only apply if noted under a particular property or in the Policy-Wide Endorsements section)

Extended Unoccupancy Clause

It is hereby endorsed that an additional premium will become payable should the property remain unoccupied after three months of cover being incepted.

Subject to Survey

It is hereby noted that the insurer shall undertake survey(s) of the above premises and in the event of Risk Improvements being considered necessary we shall advise you accordingly. Our expectations are that such Risk Improvements will be implemented within the timeframes stipulated at the time that they are issued. Compliance or otherwise with Risk Improvements will be taken into account at renewal or in the event of increases in cover being requested.

It is agreed that You shall in a timely manner provide the insurer with all reasonable assistance as may be required in order that we may gain access to conduct risk control surveys at the premises

ARAG Rent Indemnity

Rent Indemnity cover underwritten by ARAG is included on the following properties. Please refer to the separate policy wording attached.

Flood Area (Cover Excluded)

The property is located in an area which has previously flooded and/or is deemed by the Environment Agency as falling within a high risk flood plain area. Cover for flood damage is therefore excluded under this policy

Subsidence (Cover Excluded)

The property is located in an area which has previously suffered from subsidence, heave or landslip damage and/or is deemed as falling within a high risk subsidence area. Cover for subsidence, heave or landslip is therefore excluded under this policy.

Unoccupied Conditions (Restricted Perils)

Cover for any property, or areas of property, listed as unoccupied is restricted to Fire, Lightning, Explosion, Aircraft, Impact and Subsidence only and is subject to the Unoccupied Buildings Conditions detailed in the certificate wording.

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Statement of Fact - Important Information

The information in this leaflet forms part of your insurance contract with us (Liverpool Victoria Insurance Company Limited, LV=). Please read this together with the Statement of Fact, the Insurance Schedule and the Document of Insurance.



Data Protection - How we use your personal information

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

The way in which we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data.

Information provided to us may be held, whether or not you purchase a product, on computer, paper file or other format. We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained.

Subject to payment of a fee, you can ask for a copy of the personal information we hold about you by writing to the CCA Department, LV=, County Gates, Bournemouth, BH1 2NF. For details of the Liverpool Victoria group of companies please refer to www.lv.com

The information (some of which may be sensitive data) may be used to process and administer your insurance by us and our agents (e.g. service providers both within and outside the European Economic area with which we have agreements). It may also be used or disclosed to regulators for the purposes of monitoring and enforcing our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are assisting us in service improvement activities.

All phone calls may be monitored and recorded and may be used for fraud prevention and detection, quality control and training purposes.

If credit or debit card details are provided to us we may use this information to automatically renew your insurance policies. We will only do this where we have your permission.

If your details have been obtained through one of our affinity associations we may pass some of your information, including product details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurance provider we may confirm certain details relating to your insurance to them. We will only do this where we are satisfied that it is a genuine request.

If we receive a request for policy information by an individual other than the policy holder we will check that the policy holder has given permission to do this.

Sensitive personal data will not be used for marketing purposes.

Credit Search

We may use information obtained from a number of sources including credit reference agencies. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly.

You'll see a record of this search if you request a Credit Report. No other organisation who may conduct credit searches will be able to see it. The search won't affect your credit record or credit rating in any way.

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Statement of Fact - Important Information (continued)

Fraud prevention and detection

We'll check your information against a range of registers and anti-fraud databases for completeness and accuracy.

We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that false or inaccurate information has been given to us, or we suspect fraud, we'll take appropriate action.

If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees.

Please contact us at GFC, LV=, County Gates, Bournemouth, BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers Instrument 2010 we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by the Employers Liability Tracing Office (ELTO). It will be subject to periodic update and certification and will be audited annually.

Access to the database and the information stored on it will assist claimants, their appointed representatives, Employers' Liability insurers and other persons or entities with legal access to the information to:

- identify which insurer (or insurers) provided Employers' Liability insurance during the relevant period(s) of employment; and
- identify the relevant Employers' Liability insurance policies.

The information supplied to the Employers Liability Tracing Office will include:

- Policy number(s)
- Employers' previous and current names and addresses (including subsidiary companies)
- Coverage dates
- Companies House Reference Numbers (where relevant)
- Her Majesty's Revenue and Customs Employers Reference Numbers

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