

Residentsline Schedule

Reason for issue – New Policy

Date of issue – 08/03/2024

The Insured: ERMIN MEWS MANAGEMENT COMPANY LIMITED

Correspondence Address: C/o 15 Windsor Road
Swindon
SN3 1JP

The Business: Ownership and management of the residential property specified

Insurer: Brit Syndicate 2987 and other insurance companies

Period of Insurance: Date cover starts 08/03/2024 Date cover expires 07/03/2025
Renewal Date 08/03/2025

Policy Sections	Cover Details	Premium Due
1 – Insured Property	Insured	£1,803.16
2 – Employers Liability	Insured	Insured
3 - Public Liability	Insured	Insured
4 - Machinery Breakdown	Insured	Insured
5 – Legal Expenses Insurance	Not Insured	Not Insured
TOTAL Annual Premium Due		£1,803.16
The above Total premium includes Insurance Premium Tax (IPT) rate 12%		£193.20
Administration Fee Charged		£50.00

You have a duty of fair presentation of all material facts and circumstances to Us. Providing Us with inaccurate information or failing to tell Us of anything which may increase the risk may invalidate this Policy or lead to claims not being paid or being paid in part only.

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Cover Details - This Policy Schedule shows the section and sub sections that are operative under your Policy. If a section or sub section is shown as Not Included and you require such cover, please contact Residentsline. For full details of the cover provided please refer to your Policy wording.

Endorsement applicable to All Sections - See Appendix; Endorsements

SECTION 1 – Insured Property

Location of Insured Property

1-4, 7-12 & 14-18 Ermin Mews Stratton St. Margaret Swindon Wiltshire SN3 4PP

Description/Occupation of Insured property

The Policyholder's block(s) of private dwelling flats

The Declared Value for all locations listed above

SECTION	Description	Total Declared Value	Total Sum Insured
1	Insured Property	£1,997,463	£2,696,575

Excesses

Storm	£500
Flood	£500
Escape of Water	£500
Any Other Loss	£500
Subsidence	£1,000

Endorsement(s) applicable to Section 1 – See Appendix; Endorsements

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SECTION 2 – Employers Liability

Limit of Indemnity: **£10,000,000** (for any one occurrence)

Endorsement(s) applicable to Section 2 – See Appendix; Endorsements

SECTION 3 – Public Liability

Limit of Indemnity: **£10,000,000** (for any one occurrence)

Endorsement(s) applicable to Section 3 – See Appendix; Endorsements

SECTION 4 – Machinery Breakdown

Limit of indemnity **£10,000** (any one year)

Endorsement(s) applicable to Section 4 – See Appendix; Endorsements

SECTION 5 Legal Expenses insurance

Limit of indemnity **Not Insured**

Endorsement(s) applicable to Section 5 – None

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APPENDIX – Endorsements

Endorsements applicable NONE



Irwell

INSURANCE COMPANY LIMITED

Certificate of Employers' Liability Insurance^(a)

(The requirements for the display of the certificate will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

Policy No: BRT2400138

1. Name of policy holder: ERMIN MEWS MANAGEMENT COMPANY LIMITED
2. Date of commencement of insurance policy: 00.00hrs on: 08/03/2024
3. Date of expiry of insurance policy: 23.59hrs on: 07/03/2025

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and

2. (a) the minimum amount of cover provided by this policy is no less than GBP 5,000,000 ^(c); or

~~(b) the cover provided under this policy relates to claims in excess of GBP~~

~~but not exceeding GBP~~

Signed on behalf of Irwell Insurance Company Limited (Authorised Insurer)

..... Signature

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. The Insurer on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary:

UMR:

Authorised Insurer: Irwell Insurance Company Limited

Issuing intermediary's reference:

(if different from the Policy Number stated above)

Statement of Fact

A Statement of Fact records the information notified to Us and facts assumed about the Insured and their activities connected to this insurance.

Important Notice - Duty of fair presentation

In accordance with the Insurance Act 2015 You or any person or entity acting on their behalf, has a duty to make a fair presentation of the risk to Us and must disclose all information known or which ought to be known that would affect Our judgement in deciding whether to write the insurance cover requested, and on what terms. If this duty is not upheld or We are provided with untrue or inaccurate information the policy may not provide protection in the event of a claim, the claim may be refused or the amount of the claim reduced

Can We remind You that the duty of fair presentation remains throughout the period of cover and applies equally at renewal date. If there have been changes to Your property, Your activities, and even changes to Your claims experience before cover was placed with Us, You should provide Us full details

Date of issue: 08/03/2024

Our Ref:	BRT2400138
Reason for issue:	New Business/Inception
Insured:	ERMIN MEWS MANAGEMENT COMPANY LIMITED
Postal Address:	C/o 15 Windsor Road Swindon SN3 1JP
Business Description:	Ownership and management of the residential property specified
Date cover required:	08/03/2024
Buildings Declared Value:	£1,997,463

The following information has been used to calculate the terms of the Policy

Any amendments to the statements listed below have been recorded in the "ADDITIONAL INFORMATION" section of this document Unless noted otherwise in the ADDITIONAL INFORMATION below We have used the following information when preparing this Policy

Please contact Us immediately if any information is untrue or inaccurate.

Failure to do so could result in the policy being invalid and Insurers may not be liable to pay all or some of Your claim

Property Details – General Information

Location of the insured property; 1-4, 7-12 & 14-18 Ermin Mews Stratton St. Margaret Swindon Wiltshire SN3 4PP
 How is the property occupied; The Policyholder's block(s) of private dwelling flats
 Number of building(s); 4
 Maximum number of storeys; 2
 Number of apartments / flats; 15 Number of houses; 0 Number of retail units/offices/other; 0

The property to be insured is a; Purpose built block of flats

The property was built in; 2005 approx

In respect of non-purpose built structures the property was converted to residential apartments/flats in (decade): N/A

The property is not wholly or partially listed, it is not a protected building and is not of historic importance, significance or interest

The property is and will be maintained in a good state of repair

There are no known building defects

The property is not currently undergoing renovation, repair, conversion or alteration or contract works and no work of this nature is anticipated in the next 12 months

Communal facilities include; Car Park

There are no communal sports or leisure facilities forming part of the property

Property Details – Construction

Property is constructed of	Brick/Stone/Concrete
Roof	Slate or Tile
Flat roof area	Up to 30%
Floors	Timber floors throughout
Cladding / Facia	No additional cladding / facia features installed

With the exception of the roof area the property is not wholly or partially timber framed
If there are any flat roof areas to the property and the original covering or any replacement materials are 10 years old You have the area inspected at least every 2 years by a qualified builder or property surveyor and any defects are repaired within 30 days
The property does not have any basement or subterranean levels used for residential purposes

Property Details – Subsidence and Flooding

In respect of subsidence

The property is not in an area with a known history of subsidence
The property and adjacent premises have not suffered from, or show any visible signs of subsidence, landslip or ground heave whether resulting in an insured incident or not
The property is not in an area with a known history of mining in the immediate vicinity
The property is not situated within 25 metres of a cliff or quarry or other excavations, railway embankment or cutting, or built on 'made up' ground

In respect of flooding

The property is not in an area with a known history of flooding
The property and adjacent premises have not suffered from, or show any visible signs of flood damage whether resulting in an insured incident or not
The property is not in an area prone to coastal or land erosion
The property is not within 50 metres of a seafront, river, river bank, stream, brook, lake or body of water

Property Details – General Management

You have completed a fire risk assessment to comply with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland
Machinery and plant (for example, lifts, garden implements and communal boilers) is in good order and, where appropriate, inspected in accordance with any statutory requirements
You have taken all reasonable precautions to maintain the property, machinery, plant and equipment in a satisfactory state of repair
You do not have any employees or the total annual wage-roll is less than £5,000

Property Details – How The Property Is Used

The occupancy of portions of the property is split as follows

Owner occupied & Assured shorthold tenancy lets	15	Accommodation provided by housing assoc	0
Holiday homes / second homes	0	Accommodation provided by Local Authority	0
Other short term lets as serviced rooms/units	0	Accommodation provided by charities	0
Student accommodation	0	Currently Unoccupied	0
Other lettings	0	Retail / Office / Commercial	0
Retail / Office / Commercial units occupied as:	0		

There are no portions of the property classified as Houses in Multiple Occupation or occupied as bed-sits
Sub-letting by tenants is not permitted

Legal Expenses – General information

If your insurance has been extended to include this cover, unless noted in ADDITIONAL INFORMATION below the following statements are correct;

- You are not aware of any existing circumstances that could give rise to a loss under this section of cover
- You have not had more than one dispute of a legal nature within the last 5 years that could give rise to a loss under this type of policy
- If you have any employees you do not envisage any redundancies over the next 12 months
- There are no previous instances of an insurer declining cover, refusing renewal or imposing special terms under this type of policy
- Your annual rental income does not exceed £2,500,000

Convictions, Bankruptcy/ Insolvency, CCJs

Unless noted in ADDITIONAL INFORMATION below the following statements are correct

You, or any of Your directors, executives, officers or committee members, trustees, partners, being the person(s) with a controlling interest in the management of the property have neither personally or in any business capacity:

- i been officially cautioned, charged with (but not yet tried) or convicted for any breach of any Health and Safety or Environmental Protection legislation, or been served with a Prohibition or Improvement Notice under Health and Safety legislation, in the last 5 years
- ii been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences or offences that are not spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act
- iii been declared bankrupt or insolvent, received County Court Judgements or been the subject of bankruptcy or insolvency proceedings or their equivalent, in any country, that were entered into or discharged in the last 5 years
- iv been the director, senior management or partner in any Business which went into administration, administrative receivership or liquidation, and/or was the subject of any company and/or individual and/or partnership voluntary arrangement with creditors, a winding up order or an administrative order, that were entered into or discharged in the last 5 years
- v been disqualified from being a company director or a designated member of a Limited Liability Partnership (LLP), either currently or in the last 10 years
- vi been the subject of a recovery action by HM Revenue and Customs

Insurance History and Claims

You, or any of Your directors, executives, officers or committee members, trustees, partners, being the person(s) with a controlling interest in the management of the property whilst acting in accordance with the business description or in any other business capacity have not:

- i been declined or refused insurance or had special terms or conditions applied or cover withdrawn
- ii had their insurances cancelled or declared void due to a breach of policy conditions, or due to non-disclosure or misrepresentation of a material fact
- iii sustained any losses for covers requested, nor made a claim within the last 3 years (unless noted in the ADDITIONAL INFORMATION provided below)

Neither You nor any former owner of the property has at any time

- i been prosecuted or sued for any pollution incident
- ii had any incidents of pollution or incidents likely to cause pollution
- iii carried on any industrial activity which was the subject of an environmental permit or licence

ADDITIONAL INFORMATION

Property Details – General Information

None

Property Details – Construction

None

Property Details – Subsidence and Flooding

In respect of subsidence None

In respect of flooding None

Property Details – General Management

None

Property Details – How The Property Is Used

None

Legal Expenses – General information

Convictions, Bankruptcy/ Insolvency, CCJs

None

Insurance History and Claims

Claims Information

Date	Event	Reserve	Paid	Total

Confirmation

Residentsline rely on the information set out above in assessing Your insurance cover. By not alerting Us to the contrary in writing and subsequently paying the premium required You confirm the details set out within this statement of fact, whether provided by You or any persons or entity acting on Your behalf, are complete and true, and that no relevant information has been withheld.

IMPORTANT NOTE - If information has been provided on Your behalf, a director, officer or authorised committee member of Yours has read and verified the information provided.

A full copy of our policy wordings are available on our website