

Terrorism & Sabotage Insurance

Policy Schedule

Policy Number:	TM12879035
Policyholder, including subsidiary companies:	ERMIN MEWS MANAGEMENT COMPANY LIMITED
Policyholder correspondence address:	15 Windsor Road Swindon SWINDON SN3 1JP
Policyholder Business:	Property Management Company
Policyholder Type:	Micro Business
Policy Wording Reference:	TER-7008-PW-SSV-2024-v2.0 03.2024

If after reading this Schedule you have any questions, please contact your agent as noted below:

Your agent is: Kirsty Palmer
Residentsline (Redhill)

Period of Insurance:	08 March 2025 to 07 March 2026
Number of days:	365
Date of Issue:	04 March 2025

Premium

Total Insurance Premium:	£98.99
Total Insurance Premium Tax:	£11.88
Total Payable:	£110.87

Important notice - This is an important document, and you must read it in full.

We are keen to work in partnership with You and avoid any misunderstandings.

You and anyone representing You has a duty to provide a fair presentation of the risk to Us. A fair presentation is one which, in a reasonably clear and accessible manner, provides the material facts relating to the risk which You know or ought to know following a reasonable search. Failing that, the information You provide must be sufficient to warn Us that additional enquiries must be made to fully understand the risk. The information provided must be substantially correct, complete and made in good faith.

Should You be in doubt as to whether information is accurate or material, then You must disclose the information to Us and identify any information that may not be accurate.

This Statement of Fact, the Schedule, the Policy and any amendments and endorsements should be read together as one contract and this is the contract of Insurance between You and Us.

You are not required to sign the Statement of Fact.

This Statement of Fact is a record of the information that You provided to Your broker, intermediary or agent, and any assumptions made about You and Your Business, upon which the insurance is based. Please check that all the information You have provided and any assumptions made about You and Your business on this Statement of Fact are correct and complete.

Inaccurate or incomplete information may result in Your Policy being void from its start date and /or Your claim not being paid.

If any of the information is incorrect or incomplete You should immediately notify Your broker, intermediary or the agent who arranged the Policy.

If the revised information is acceptable Your broker, intermediary or agent will issue You with an updated Statement of Fact and/or Schedule.

Note

References to "director" shall mean those persons who have a significant control or influence over the business. This includes appointed directors and persons with significant control or influence (whether such persons are registered or not), as defined by the Small Business Enterprise and Employment Act 2015 (Part 7).

Endorsements and Conditions

This document, along with the Policy Wording may contain Endorsements which, along with the Conditions and Obligations in the Policy, impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any term of the Policy, You should contact Us as soon as reasonably possible through Your insurance agent.

All terms of the Policy shall remain effective, unless You receive written confirmation of a variation from Us through Your insurance agent.

A full policy wording may be [downloaded here](#). Should You require a hard copy of the Policy schedule or Policy wording please contact Your insurance agent.

Selected Sections

Cover

Policy Sections	Cover Selected
Property	Operative
Business Interruption	Operative
Liability	Non Operative
Nuclear, Chemical, Biological and Radiological (NCBR)	Non Operative

Selected Limits and Sums Insured

Policy Section		
Property	Sum Insured	£2,784,214
Business Interruption	Sum Insured	£974,474
Liability	Limit of Indemnity	Non Operative
Nuclear, Chemical, Biological and Radiological (NCBR)	Limit Payable	Non Operative

Excess(es)

Policy Sections	Excess Amount
Property	Nil
Business Interruption	Nil
Liability	Non Operative
Nuclear, Chemical, Biological and Radiological (NCBR)	Non Operative

Other Excesses applicable under this Policy

Business Interruption Extension Events (only applicable if Business Interruption Section of the policy is Operative)	Excess Amount
Damage to Property at Telecommunications Supplier Premises	24 hours
Damage to Property at Utility Supplier Premises	4 hours
Loss of Attraction	48 hours
Prevention of Access	24 hours
Threat / Hoax	4 hours

Insured Premises

Premises 1			
1-4, 7-12 & 14-18 Ermin Mews, Stratton St. Margaret, Swindon, SWINDON, SN3 4PP		Zone	C/D
Property Type		Residential	
Property Section			
Cover	Declared Value	Day One Reinstatement	Sum Insured
Buildings	£2,062,381	35%	£2,784,214
Contents	£0	0%	£0
Stock			£0
Rent Payable			£0

Business Interruption Section	
Basis of Settlement	Sum Insured
Gross Revenue	£0
Insurance Gross Profit	£0
Rent Receivable	£0
Rent Receivable including Alternative Residential Accommodation Expenses	£974,474
Increase in Cost of Working	£0
Additional Increase in Cost of Working	£0
<i>Note: Each Basis of Settlement is only operative if a £ Sum insured is declared above.</i>	
Maximum Indemnity Period	36 Months

Property Section - Specified Items Sum Insured (applicable across the Territorial Limits)	£0
Specified Items Details	

Extensions

Please note - Some sections of this policy may not be operative – Please refer to Selected Sections as detailed herein.

Extensions are subject otherwise to the terms and conditions of the Policy.

Property Extensions	Sub-Limit (in any one Period of Insurance)
Pollution and/or Contamination Clean Up	£2,500,000 any one occurrence and in any one period of insurance
Business Interruption Extension Events	Sub-Limit (in any one Period of Insurance)
Brand Rehabilitation	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £500,000, whichever is the lesser
Customers and Suppliers	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Damage to Property at Telecommunications Supplier Premises	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Damage to Property at Utility Supplier Premises	10% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Loss of Attraction	20% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £1,000,000, whichever is the lesser
Prevention of Access	20% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £2,500,000, whichever is the lesser
Property away from the premises	£500,000 any one occurrence and in any one period of insurance
Threat or Hoax	20% of the Gross Revenue, Insurance Gross Profit, Rent Receivable and/or Rent Receivable including Alternative Residential Accommodation Expenses Sum Insured or £1,000,000, whichever is the lesser

Policy Endorsements

The following Endorsements apply and are subject otherwise to the terms and conditions of the Policy.

TSBI4: Residentsline Endorsements

Endorsement: Rent Receivable including Alternative Residential Accommodation Expenses – Business Interruption: Basis of Settlement

The Rent Receivable including Alternative Residential Accommodation Expenses Basis of Settlement clause is deleted and replaced by the following:

Rent Receivable including Alternative Residential Accommodation Expenses

If Rent Receivable including Alternative Residential Accommodation Expenses coverage is specified in the Schedule as the Basis of Settlement, We shall pay:

1. The amount by which the Rent Receivable falls short of the Standard Gross Revenue during the Indemnity Period Caused By the Incident;
2. The additional expenditure necessarily and reasonably incurred by You solely to avoid or diminish a reduction in Rent Receivable Caused By the Incident during the Indemnity Period.

If You do not provide Us with a cost benefit model to justify additional expenditure in advance of it being incurred, which is agreed in writing by Us, We may limit the amount payable to the loss thereby avoided.

3. Alternative Accommodation Expenses Caused By the Incident during the Period of Insurance and which renders the residential accommodation uninhabitable.

For the purposes of this endorsement, the Maximum Indemnity Period shall be unlimited, provided Our liability for all losses under this Basis of Settlement will not exceed the Sum Insured for the Damaged Premises shown on the Policy Schedule.

Contents/Lessee's Fixtures and Improvements

Endorsement: Buildings – General Definitions

The Buildings definition under the General Definitions is deleted and replaced by the following:

Buildings

1. Structures at the Premises including the following items: for which You own, legally responsible for or are responsible under the terms of Your lease agreement.
 - a. buildings, outbuildings, extensions, annexes, gangways, canopies, temporary buildings or conveniences, unless otherwise specified in the Schedule;
 - b. foundations and footings;
 - c. decorations on internal walls and ceilings;
 - d. shop fronts, including fixed glass and fittings;
 - e. swimming pools, spas and tennis courts;
 - f. fixed boilers and associated heating apparatus, fixed solar panels, ducting, cables, wires, aerials, satellite dishes, substations and associated control gear and accessories;
 - g. tenant chattels that become part of the Buildings and improvements that become a permanent and irremovable addition to Buildings, not exceeding £50,000 for any one flat or up to a maximum of £500,000 of the Sum Insured for Buildings for all flats for the Period of Insurance;
 - h. glass, sanitaryware, bathroom fixtures and fittings;
 - i. fixed glass in windows, doors, fanlights, and skylights;
 - j. landlords' fixtures and fittings;
 - k. underground pipes, drains, sewers and cables, including septic tanks and cess pits;
 - l. fixed fuel oil, diesel fuel and liquid petroleum gas tanks;
 - m. fixed signs, lamp posts, electric vehicle charging points (excluding detachable accessories) and street furniture;

n. walls (not otherwise forming part of the structure of a building), gates, fences, yards, car parks, roads, bridges, pavements, walkways, terraces, drives forecourts and similar surfaces all constructed of solid materials;

o. fixed closed circuit television equipment, including any security lighting, fire protection devices and signs, and other security devices;

for which You own, legally responsible for or are responsible under the terms of Your lease agreement.

2. Property within Buildings, excluding Stock, and including the following items:

a. Common area Property found in the common parts of the Buildings and are those amenities made available for the use and benefit of all those residing in the Buildings, for example:

i. household and garden furniture, furnishings, light fittings, blinds or curtains;

ii. domestic appliances;

iii. carpets and rugs;

iv. garden equipment and tools;

v. swimming pool, spa and tennis court covers and accessories;

b. Money up to an amount not exceeding £2,000 in total;

c. Personal effects (other than motor vehicles) up to an amount not exceeding £5,000 for any one person;

for which You own, legally responsible for or are responsible under the terms of Your lease agreement.

Endorsement: Contents – General Definitions

The Contents definition under the General Definitions and any reference to contents in the Policy is deleted and removed.

Statements of Fact

Financial & Insurance History

Please note references to “Director” shall mean those persons who have a significant control or influence over the business. This includes appointed directors and persons with significant control or influence (whether such persons are registered or not), as defined by the Small Business Enterprise and Employment Act 2016 (Part 7).

Have you or any Director or Partner ever:

- the subject of any form of bankruptcy, insolvency, Company Voluntary Arrangement (CVA), compulsory strike off or winding up procedure (including administrative receivership) either as private individuals or in connection with any business within the last ten years;
- disqualified from holding a directorship;
- the subject of a recovery action by HM Revenue & Customs either as private individuals or as principals, directors or partners in connection with any business within the last six years;
- the subject of a County Court Judgment, High Court judgment or any other judgment fine or order that would have been recorded within the Register of Judgments, Fines and Orders (or the Scottish equivalents) in respect of debt as private individuals or in connection with any business within the last six years;
- a director or partner in a business that has been the subject of a County Court judgment, High Court judgment or any other judgment fine or order that would have been recorded within the Register of judgments, Fines and Orders (or the Scottish equivalents) in respect of debt within the last six years;
- 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 or been the subject of any form of insolvency or winding up procedure (including administrative receivership) within the last ten years;
- convicted of or charged with but not yet tried for a criminal offence other than motoring offences. Spent convictions (as defined under the Rehabilitation of Offenders Act 1974 or any similar or subsequent legislation) do not need to be declared.

No

Are any of the properties to be insured on this policy used for any of the following purposes:

- Airports and Aerospace
- Chemicals
- Construction
- Defence
- Event Venues
- Hospitals & Medical Centres
- Manufacturer of Firearms/Weapons/Ammunition
- Mining/Base Industries
- Oil & Gas
- Places of Worship
- Public authorities/organisations or embassy
- Rail Operators/Public Transport
- Security Companies
- Utilities

No

Has any property to be insured ever been subject to a terrorism claim, threat or incident?

No