



Date of issue  
30/06/2023  
AXA Bordereau number  
SCBDX7083257  
AXA Agency number  
9700389  
Policy number  
SCBDX7083257/1001065  
Reason for issue  
New Business

## Your policy schedule

### Property Investors Protection Plan

#### Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet please contact us and we will send you a printed copy.

#### Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

#### What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
  - This policy schedule
  - Your statement of fact
  - Certificate of employers' liability insurance
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

#### Your documents

Please contact your insurance adviser if you require a copy of your policy wording

## Your details

<b>The Insured</b>	Hart Close (Wootton Bassett) RTM Company Limited
<b>Correspondence Address</b>	15 Windsor Road, Swindon. SN3 1JP
<b>Business Description</b>	Property Owners

• **Business description** is your business activity or trade.

## Your premium

Premium	£549.44
Insurance Premium Tax at the current rate	£65.93
<b>Total amount to be paid</b>	<b>£615.37</b>

### Premium details

This amount is the additional or return premium for changes made.

## Your period of insurance

<b>Date this policy starts from</b>	01/07/2023
<b>Date this policy expires</b>	30/06/2024
<b>Renewal date</b>	01/07/2024

## Your cover summary

premises			premium excluding IPT
6,8,10 & 12 Hart Close	Property cover	✓ covered	£471.03
	Terrorism cover	✓ covered	£54.57
.....			
cover			premium excluding IPT
Public liability		✓ covered	£0.00
Employers' liability		✓ covered	£0.00

### Property cover

Please refer to the property insured section(s) of the schedule for details on the cover in place for buildings and or rental income.

### Not covered

Sections that show not covered have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

## Your cover summary continued

### Property insured

#### Premises 1

6,8,10 & 12 Hart Close, Wootton Bassett, Swindon, SN4 7FN.

**Description** Block of Flats

**cover** **sum insured**

Buildings Cover	✓ covered	DA	£1,363,993
			(£1,023,251)

Communal Contents			£20,000
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**cover** **indemnity period** **sum insured**

Rental Income	✓ covered	36 months	£454,209
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**cover**

Terrorism Cover	Buildings	✓ covered
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• The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

### Public liability

**cover** **limit of indemnity**

Public liability	✓ covered	£10,000,000
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• Provides **Public liability** cover for your activities as a property owner as detailed within the policy wording and schedule.

### Employers' liability

**cover** **limit of indemnity**

Employers' liability	✓ covered	£10,000,000
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### Legal Expenses

**cover** **limit of indemnity**

Legal Expenses	✓ covered	£250,000 any one claim £1,000,000 in the aggregate
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You can obtain telephone based legal advice on UK law by calling the AXA legal advice line on 0330 024 5346 quoting AXA Commercial.

Arc Legal Assistance Ltd administers and manages the legal expenses section of this policy on our behalf. Their registered business address is Arc Legal Assistance Ltd, The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority under registration number 305958. This can be checked on the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

## Special clauses that apply to this policy

number	title
1	Subsidence

## Endorsements that apply to this policy

• An endorsement is a change to your policy terms and conditions.

These endorsements apply to all premises.

### X21 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

Excess exclusion

We will not cover you for the amount shown below for each and every loss at each premises after the application of all the other terms and conditions of the policy including any condition of average:

1. damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £350
2. damage by flood £350
3. damage by escape of water from any tank apparatus or pipe £500
4. all other damage £350

### X17 - Subsidence excess amendment clauses variable

Under Special clause 1 Subsidence, ground heave and landslip we will not cover you for the first £1,500 of each and every loss in respect of Section 1 - Buildings at this premises.