

## RESIDENTIAL LANDLORDS PROPERTY CERTIFICATE

### SCHEDULE

Policy Version : 1

SJL Policy Number : SJL057148

UMR : B0799FC004930j

Policy Wording : **Residential Landlords Property Wording**

**To make a claim :**

**Between the hours of 9am and 5pm**

Telephone number : 01905 27775

**Hours outside the above**

Telephone number : 0121 411 0535

Insured : Cottesmore Owners Management Company Ltd

Correspondence Address :  
Bridge House, 25 Fore Street,  
Okehampton, Devon EX20 1DL

Risk Address(es) :  
(1) 9 Kimball Close, Oakham, Rutland LE15 7QP

Period of Insurance : 28/08/2017 to 27/08/2018 (inclusive)

Insurance Premium : £ 564.65

Administration Fee : £ 22.00

Insurance Premium Tax @ 12% : £ 67.76

Total Premium : £ 654.41

Insurer : Sections 1 to 3: Certain Underwriters at Lloyd's

The subscribing insurers/reinsurers obligations under contracts of insurance/reinsurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscription. The subscribing insurer's reinsurers are not responsible for the subscription of any co-subscribing insurer/reinsurer who for any reason does not satisfy all or part of its obligations.

**This schedule, its attached statement of fact and policy wording all form part of your insurance contract between the Insurers and you. You and your broker should carefully review the contents of this schedule, statement of fact and policy wording. If any of the information set out therein is incorrect, the Insured or its broker or intermediary must notify the Insurers or their agents immediately. Failure to do so may invalidate the insurance provided.**



#### Proposers

Your Name (Mr/Mrs/Miss/Ms/Title)

Andy Cross

Address

Bridge House, 25 Fore Street, Okehampton, Devon EX20 1DL

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Telephone No.

Date of Birth

Occupation

Telephone No.

**About your Statement of Fact**

This document is a statement of Fact showing the information provided to SJL and should be read together with the policy wording and schedule as on contract.

**Please ensure that all information you provide is correct and have answered all questions accurately. These details will form the basis of the insurance policy and any incorrect information could invalidate all or part of the insurance contract.**

**Statement of Fact Questions Relating To The Insured(s)**

Have you, or any director or partner of the business been convicted, cautioned or charged of any offences (other than motor offences and spent convictions under the Rehabilitation of Offenders Act 1974)? No

Have you, or any director or partner of the business had any insurance declined, cancelled, refused or had any special terms applied? No

Have you, or any director or partner of the business been declared bankrupt within the past 10 years or have any outstanding CCJ's? No

Have you, or any director or partner of the business whose property is to be insured sustained any loss or damage during the last 5 years which could have been covered by this type of Insurance had it been in force, whether or not a claim was paid? No

Have you, or any director or partner of the business whose property is to be insured, sustained any liability claims? No

**Comment :**

Is the insured a permanent resident of the United Kingdom? Yes

Have you owned the premises more than three years? No

**Flat Roof Endorsement**

Any flat portion of the roof is to be inspected once every 5 years by a competent roofing contractor and any recommendations implemented.

**Buildings Definition Amendment Clause**

It is hereby noted and agreed that the under Section 1 of the Policy Wording under Definitions the Buildings definition is amended to:

**Buildings**

Buildings at the **Premises** including landlord's fixtures and fittings, swimming pools, tennis courts, walls, gates, fences, patios, terraces, drives, yards, car parks, car ports, roads, pavements and associated underground pipes and cables belonging to **You** or for which **You** are responsible. The Buildings also include all fixed glass therein and fitments thereon and internal decorations on ceilings, floors, walls and the alike (including carpets and blinds) and domestic appliances (restricted to £5,000 anyone loss) for which You are responsible as owner of the **Premises**.

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**PROPERTY DETAILS**

SJL057148/08/17-1  
 9 Kimball Close, Oakham, Rutland LE15 7QP

Occupation Type : 4 flats freehold with leasehold tenants  
 3 acres of communal land around the property only used by residents.

<b><u>SECTION ONE: BUILDINGS</u></b>	<b><u>Sum Insured</u></b>
Buildings, including landlords fixtures and fittings	£ 513,315
<b><u>SECTION TWO : CONTENTS</u></b>	<b><u>Sum Insured</u></b>
Contents	Not Insured
<b><u>SECTION THREE: PROPERTY OWNERS LIABILITY</u></b>	<b><u>Limit of Indemnity</u></b>
Property Owner's Liability	£ 2,000,000
<b><u>SECTION FOUR : RENT RECEIVABLE</u></b>	<b><u>Sum Insured</u></b>
Loss of Rent	20% of Buildings Sum Insured

**TERMS AND CONDITIONS**

Excesses Each and Every Loss:

<b>Standard Excess:</b>	£ 100 excess
<b>Escape of Water Excess:</b>	£ 250 excess
<b>Subsidence Excess:</b>	£ 1,000 excess

**ENDORSEMENTS:**

**No endorsements were applied to this policy.**

Insurance Premium :	£ 564.65
Insurance Premium Tax @ 12% :	£ 67.76
Administration Fee :	£ 22.00
Total Premium :	£ 654.41

**You and The Home**

- (a) What is the property type? Block of Flats  
**Comment :** 4 flats freehold with leasehold tenants attached to another 4 houses with 15 in total.  
 3 acres of communal land around the property only used by residents.
- Is the premise located within a block flats of more than four flats? No
- (b) Since taking ownership of the property have you had insurance cover in continuous force? Yes
- (c) Is the property more than 200 years old? No  
**Comment :** Year of build 1890 - converted in 2004
- (d) Is the property Listed? No

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|-----|--|-----------------------|
| (e) | Is the property currently in a good state of repair (wind and water tight, not derelict and in good order)?  | Yes                   |
| (f) | Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt?   | Yes                   |
| (g) | Are there any composite panels at the property?  | No                    |
| (h) | Is any part of the roof flat?  | No                    |
| (i) | Does the Insured have a minimum of six month tenancy agreement in place?   | Yes                   |
| (j) | Are there any future plans for the premise to be unoccupied for more than 30 consecutive days?   | No                    |
| (k) | All tenants have been satisfactory referenced prior to letting via an approved tenant referencing agency or employer and previous landlord references taken with a deposit of at least one months rent held? | Yes                   |
| (l) | Is the premise used in any way as part of a business, trade or profession or is any part occupied by a commercial business?  | No                    |
| (m) | Are the buildings free from signs of internal or external stepped or diagonal cracking?  | Yes                   |
| (n) | Is the property within 250 metres of a cliff, quarry or excavation site?   | No                    |
| (o) | Have the buildings or land on which the buildings stand been monitored for Subsidence, heave or landslip, or suffered any subsidence, landslip or heave?   | No                    |
| (p) | Is the premise within 25 metres of any rivers, streams, water courses or tidal water?  | Yes                   |
|     | <b>Comment :</b> Canal runs through communal land  |                       |
| (q) | Are you aware of the premises been previously flooded?   | No                    |
| (r) | To which of the following types of tenant(s) occupy the premise?   | Long Term Leaseholder |

### Security of the home

- |     |  |  |
|-----|--|--|
| (a) | Are all external doors fitted with 5 Lever Mortice Deadlocks (conforming to BS3621) or if a composite or UPVC type door, a multi point locking system?   |  |
| (b) | Are all patio doors fitted with a central locking device with key operated bolts to the top and bottom opening sections or a multi point locking system? |  |
| (c) | Do all ground floor and accessible opening windows have key operated locks?  |  |

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**The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.**

**DATA PROTECTION ACT 1998** Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this Home Insurance and handling of any claims or complaints which may arise under it, Underwriters may need to transfer certain information which you have provided to other parties. By signing this proposal you agree that such transfer(s) may be made.

I/We declare that the information disclosed on this proposal, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.