



# residential property owners policy schedule

# ZURICH

The Schedule, Specification(s), Policy and Endorsements form one document.  
The Schedule replaces any previous Schedule

Insurer	Zurich Insurance		
Policy number	KP586748		
Insured	Amber Court Management (No 3) Ltd		
Post address	28 Amber Court Colbourne Street Swindon Wilts SN1 2HB		
<b>PREMISES</b>	As described in the continuation schedule and/or specifications attached to this policy.		
<b>BUSINESS</b>	Residential Property Owners  And no other for the purpose of this policy.		
Period of Insurance	From 07.02.2007	To 06.02.2008	
	Or any subsequent period for which the Insurer accepts renewal of this Policy.		
Next renewal date	07.02.2008		
Date of this schedule	8th February 2007		
Operative sections	1,2,3,4a,4b		
Premium	First Premium	£	835.04
	Insurance Premium Tax at 5 % levied by HM Government	£	41.75
	Total amount payable	£	876.79
Annual premium	Premium	£	835.04
	Insurance Premium Tax at 5 % levied by HM Government	£	41.75
	Total amount payable	£	876.79

Please note that the calculation to produce the Insurance Premium Tax (IPT) is calculated individually for each part of the cover. Each calculation is made to five decimal places - these amounts, when rounded, are added together to make up the sum payable for IPT. This may result in minor rounding variances.

**ZURICH****residential property owners schedule  
continuation**

Policy number

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**section 1**

material damage

Total sum insured £ 1,161,250

insured perils

1 to 15 Inclusive

**EXCESS**

Insured Peril(s)	1 2 3 5 6 7	£ NIL
Insured Peril(s)	4 8 9 10 11 12 13 15	£ 100
Insured Peril(s)	14	£ 1,000
Insured Peril(s)		£

RENT and/or Alternative  
Accommodation

Limit 33.3 % of the BUILDINGS Sum Insured

**sections 2 and 3: limits of indemnity**

section 2

Property Owners Liability £ 5,000,000

In total for any CLAIM in respect of the COVER, ADDITIONAL COVER and EXTENSIONS applicable to Section 2.

section 3

Employers Liability £ 10,000,000

In total for any CLAIM in respect of the COVER, ADDITIONAL COVER and EXTENSIONS applicable to Section 3.

section 4a

Legal expenses for the eviction of squatters - Limit £ 50,000

section 4b

Helpline

**Operative endorsements**

Year 2000, Terrorism Endorsement and Asbestos Exclusion

Insured Perils Storm and Flood 8 is restated as follows:

Storm or Flood excluding damage:

- a) attributable solely to change in the water-table level
- b) caused by frost, subsidence, ground heave or landslip
- c) to garden landscaping and paving, garden furniture, trees and plants.

1. long term undertaking

Effective date

Expiry date

2. tenants liability  
(applicable to section 2 only)

Limit of indemnity £

In total for any CLAIM in respect of the COVER, ADDITIONAL COVER and EXTENSIONS applicable to Section 2.

3. loss of MONEY

Limits	a)	i)	£
		ii)	£
b)	i)	£	
	ii)	£	
Personal Accident Assault Extension			
Event limits	1	a)	£
		b)	£



**ZURICH**

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**section 1 – Sums insured**

Item No	<b>PREMISES</b>	<b>BUILDINGS</b>		<b>CONTENTS OF COMMON PARTS</b>	<i>Residential Contents Sum Insured</i>
		<i>Declared Value</i>	<i>Sum Insured</i>		
001	23-34 Amber Court Colbourne Street Swindon Wilts SN1 2HB	£929,000	£1,161,250	£10,000	Not Covered