

residential property owners policy schedule

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 | | |
| PREMISES | As described in the continuation schedule and/or specifications attached to this policy. | | |
| BUSINESS | Residential Property Owners And no other for the purpose of this policy. | | |
| Period of Insurance | From 07.02.2008 | To 06.02.2009 | |
| | Or any subsequent period for which the Insurer accepts renewal of this Policy. | | |
| Next renewal date | 07.02.2009 | | |
| Date of this schedule | 10th January 2008 | | |
| Operative sections | 1,2,3,4a,4b | | |
| Premium | Renewal Premium | £ | 864.21 |
| | Insurance Premium Tax at 5 % levied by HM Government | £ | 43.21 |
| | Total amount payable | £ | 907.42 |
| Annual premium | Premium | £ | 864.21 |
| | Insurance Premium Tax at 5 % levied by HM Government | £ | 43.21 |
| | Total amount payable | £ | 907.42 |

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.



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residential property owners schedule
continuation

Policy number

KP586748

section 1

material damage

| | |
|-------------------|-------------|
| Total sum insured | £ 1,205,378 |
|-------------------|-------------|

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) | | £ |

ENT 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) | £ |
| | c) | £ | |
| | d) | £ | |

2 £

per week



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section 1 – Sums insured

| Item No | PREMISES | BUILDINGS | | CONTENTS OF COMMON PARTS | <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 | £964,302 | £1,205,378 | £10,000 | Not Covered |