

Your Aviva Property Owners Insurance - New Business Schedule

Produced on 01/08/2023

This Schedule forms part of Your policy and must be read together with Your policy wording.

This document records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners and directors. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is based.

You must check all the information in this document and contact Your Insurance Adviser immediately if any details are incorrect or incomplete. You must also tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance. Failure to comply with the above may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Policy number	97RPI3336545	Insured	SPRINGHILL COHOUSING COMMUNITY LIMITED
Your cover starts on	05/09/2023	Expiry Date	04/09/2024
Annual premium (excluding Insurance Premium Tax)	£ 3,770.95		
Insurance Premium Tax	£ 452.51		
Total annual premium due	£ 4,223.46		
Insurance Adviser:	Movo Partnership Ltd 30 High Street Chislehurst Kent BR7 5AS		

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device? Why not scan the QR Code and store Our contact details directly to Your device?



For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Claims and Helpline 0345 300 1899

Call this helpline anytime, day or night, to report a Legal Protection claim or for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website – <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and empowered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register:

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Cover Summary

Detailed below is a summary of the sums insured selected & the limits applying to each cover section; further details of the information you have provided, the cover included, Your obligations and the additional covers and limitations to the cover are included within the following pages & in your policy wording.

	Buildings Declared Value	Buildings Sum Insured	Landlords Contents	Contents in Common Areas	Business Interruption Loss of Rent
Communal, Flats 17-20, Flats 21-24, Studio Apartments: 29-35, GL5 1TN	£7,500,000	£11,250,000	£0	£25,000	Property Damage Cover Extension Only

Cover applying to all insured Properties

Property Owners Liability	£10,000,000			
Property Owners Legal Protection	£250,000		Employers Liability:	£10,000,000



Summary of Your Obligations

For full information on the action you must take please refer to the Cover Sections in this document

Obligation Applies to

All sections

Property Damage

Property Owners Legal Protection

Obligations Applying

Reasonable Precaution and Maintenance of Property and
Claims Procedure

Unoccupied Premises
Electrical Circuits

Property Protection

Your Business Details

Business Name	SPRINGHILL COHOUSING COMMUNITY LIMITED	Your Business	Resident Association
Your Contact Address	16 Springhill, Stroud, Glos, GL5 1TN	Year Business Established	2004

Information about Your business

- You are domiciled within the United Kingdom, Isle of Man or the Channel Islands
- All premises insured or to be insured are located within the United Kingdom, Isle of Man or the Channel Islands
- Your Business complies with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland
- In the last ten years Your Business has not been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution
- Neither You, nor any of Your directors or partners involved with Your Business, whether in relation to Your Business or otherwise have:
 - in the last 5 years declared bankrupt or been the subject of bankruptcy proceedings, an Administrative Receivership, a Company or Partnership or Individual Voluntary Arrangement, a Debt Relief Order, an Administration Order, a Compulsory Liquidation, a Creditors' Voluntary Liquidation, a Winding Up Order or any equivalents in Scotland or Northern Ireland
 - ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act
 - in the last five years, had:
 - either personally, or in any business capacity, a policy voided
 - an insurance cancelled where a cancellation clause has been invoked
 - a renewal declined
 - special terms imposed by an insurer
 - a county court judgement or Scottish equivalent awarded against them

Claims History

You or Your directors or partners involved with Your Business have, whether in relation to Your Business or any other business;

not in the last 3 years made any claim under an insurance policy or had any loss or incident which could have resulted in a claim under any then existing insurance policy or in respect of the cover(s) now provided.



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

For detail of any other alterations we have made to Your policy cover and/or any further Customer Obligations which must be complied with, please refer to the General Endorsements section.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Claims Procedure

- You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.
- You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson or Malicious Damage, and within 7 days for Riot or Civil Commotion.
- You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from third parties.
- You must not;
 - admit or deny fault for
 - accept responsibility for
 - make any payments in respect of
 - negotiate or settleany claim without our prior written consent.
- You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.
- You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information and assistance We require.

Cover Sections

Property Damage

Property 1 Communal, Flats 17-20, Flats 21-24, Studio Apartments: 29-35, Stroud, Gloucestershire, United Kingdom, GL5 1TN

Property Type	Multiple Flats (Purpose Built)	Occupancy Type	Rental Source	Premises Use
		Leasehold	Rent-Free	Private Dwelling Only

Communal, Flats 17-20, Flats 21-24, Studio Apartments: 29-35, GL5 1TN

- is constructed of brick, stone or concrete and Timber as advised to Us.
- is roofed with slate, tile, concrete, metal or asbestos and Tile as advised to Us.
- has external cladding / wall insulation
- was built 2000 or later
- is and will be maintained in a good state of repair.
- is not a listed building or a building subject to a preservation order
- has not suffered from nor is showing any signs of damage by subsidence, landslip or ground heave
- is not situated over made up ground, or underground workings of any sort, or sited near a cliff
- individual Units within the building, are unused, unfurnished or unoccupied
- individual Units within the building are/is not or will not be sub-let
- does not provide communal facilities to residents
- has 15 flats within the block
- has not had previous flooding
- is not a house in multiple occupation

Insured Item	Declared Value	Day 1 Inflation	Sum Insured
Buildings including Glass	£7,500,000	50%	£11,250,000
Landlords Contents including:			£0

Furniture, furnishings, fixtures and fittings and refrigerators, dishwashers, washing machines, microwaves and other white goods belonging to You or for which You are responsible within the Building at Your Premises.

Landlords Contents in Common Areas	£25,000
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	Insured Events	Accidental Damage	Subsidence	Flood
Basis of Cover	✓	✓	✓	✓
Index Linking	Applies to Contents Sums Insured Only			
Section Excesses	Buildings & Contents	Escape of Water	Subsidence	
	£350	£500	£1,000	

Any variation to the Section Excesses stated above will be displayed in the "Endorsements" section of this document below.

The sums insured for this premises are shown above. In the event of a claim the most We will pay will be the Sum Insured uplifted by 20%.

Where the Declared Value is less than the cost of reinstatement of the Property Insured the most We will pay is 108% of the Declared Value uplifted by 20%



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Electrical Circuits

Where You have a responsibility for maintenance of electrical circuits at The Premises, and the tenant/lessee is not solely responsible for this under contract, then You must ensure

- (1) all electrical circuits at The Premises are tested at least every five years by a qualified electrician; and
- (2) immediately rectify any defects found.

Failure to comply with this Customer Obligation may result in You losing Your right to payment for any claim for Damage to the Property Insured caused by, or resulting from, fire and/or explosion.

Unoccupied Premises

You must

- (1) carry out internal and external inspections of Your Premises at least every seven days and as soon as possible, repair or arrange to be repaired, any defects found
- (2) remove all waste, **unfixed** combustible materials and gas bottles, either within or outside the buildings, from Your Premises
- (3) securely lock **and close** all external doors and windows, and secure and seal all letter boxes and openings. However, where only a portion of a building is untenanted, this only applies to the untenanted portion of a building.
- (4) turn off all services (power, fuel and water) at the mains except where required to maintain Intruder Alarm, CCTV, fire detection system or sprinkler installation
- (5) tell us immediately if any building at Your Premises becomes Unoccupied

Where Your Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.

Property Damage Cover Extensions - Your Cover includes

Cover	Description	Limit	Limit Applies to:
Loss of Rent or Alternative Accommodation	Provides cover for Loss of Rent, or the cost of Alternative Accommodation for you as owner or lessee, or if deemed necessary by your tenancy agreement, if your residential property cannot be lived in following damage. Not a Business Interruption cover.	20% of the Buildings Sums Insured	Any one claim
Changing Locks	Changing locks at Your Premises following theft or attempted theft involving threat of violence	£50,000	Any One Claim
Metered Services	Charges you are liable for following Damage where accidental discharge of utilities occurs		
Damage to Grounds	Repairing landscaped gardens & grounds damaged by the emergency services		
Finding Leaks	The cost of locating a water or fuel leak, including costs to repair any Damage caused when locating the leak		
Fire & Security Equipment	The cost to refill, reset or replace your fire & security protection equipment following Damage to Your Premises		
Moveable Property	Damage to Your Property in yards, car parks and other open areas at Your Premises		Total per period of insurance
Temporary Removal	Damage to your contents whilst away from Your Premises for cleaning, renovation or similar purposes	10% of Contents Sum Insured	Any one claim at any one location
		90 days	Maximum number of days removed
Money	Current coins, bank and currency notes in transit or in a bank night safe	£2,000	Any one claim
	Current coins, bank and currency notes in Your home or the home of any Employee, partner or director	£500	
	Crossed cheques, crossed postal orders, money orders, crossed bankers drafts	£250,000	
	Theft Damage to personal effects	£250	
Assault	Compensation for You or your employees injured following a theft or attempted theft in the course of the business	Varying limits please refer to your policy wording	Maximum payable
Unauthorised Use of Metered Services	Charges you are liable for following Damage where unauthorised use of utilities occurs	£5,000	Any one claim
Tenants' Debris Removal	The cost of removing your tenants' debris following Damage to Your Premises		
Fly Tipping	The cost of removing property illegally left in and around Your Premises		Total per period of insurance
Insect Nest Removal	The cost of removing the nests of wasp, bee or hornets and other insects harmful to humans from Your Premises	£500	Any one claim
Tree Felling & Lopping	The cost of lopping or removal of trees which present an immediate threat to life or to the Insured Property		
Capital Additions	Damage to newly built or acquired Buildings, fixtures and fittings	£1,000,000	Any one claim at any one location
	Alterations to an insured Building	£250,000	
	Unoccupied Premises		

Business Interruption - Loss of Rent

Cover not selected

Terrorism

Cover Not Selected

Employers' Liability

Your Business

- has 5 employees
- is exempt from having an Employer Reference Number

Cover Limit

£10,000,000

Excess: £0

HMRC Employer PAYE

Exempt

Reference Number:

Employers Liability Cover Extensions – Your Cover Includes

Court Attendance

Up to £250 per day for Court Attendance by any Employee.

Up to £500 per day for Court Attendance by any director or partner.

Property Owners Liability

Cover Limit:

£10,000,000

Third Party Property Damage Excess:

£250

Public Liability Cover Extensions – Your Cover includes

Liability as a consequence of:

Data Protection	(total per Period of Insurance)	£1,000,000
Financial Loss	(total per Period of Insurance)	£500,000

Court Attendance

Up to £250 per day for Court Attendance by any Employee.

Up to £500 per day for Court Attendance by any director or partner.

Property Owners Legal Protection

Your Business

- has not in the last 3 years taken over, been taken over by, or merged with any other business
- does not propose to take over any other business and there are no redundancies envisaged in the next 12 months.
- does not have any ongoing legal disputes with employees, or any other contractual disputes.
- Your residential premises or residential portions of Your premises are let under an assured tenancy, an assured shorthold tenancy or a short assured tenancy or You
 - are a resident landlord or
 - let the property to a limited company or partnership for residential purposes only or
 - are letting the property within Northern Ireland, the Isle of Man or the Channel Islands.

Cover

Insured Item	Cover Limit	Insured Item	Cover Limit
1 Property Protection	£250,000	10 Legal Defence Disciplinary Hearings	£250,000
2 Residential Repossession	£250,000	11 Contract Disputes	£250,000
3 Commercial Lease Cover	£250,000	12 Debt Recovery	£250,000
4 Legal Defence Criminal Prosecution	£250,000	13 Tax Protection	£250,000
5 Legal Defence Data Protection	£250,000	14 Employment Disputes	£250,000
6 Legal Defence Wrongful Arrest	£250,000	15 Employment Compensation Awards	See Policy Wording
7 Legal Defence Employee Civil	£250,000	16 Service Occupancy	£250,000
8 Legal Defence Statutory Notice	£250,000	17 Bodily Injury	£250,000
9 Legal Defence Jury Service	£250,000	18 Statutory Licence Protection	£250,000



Your Obligations – Action You Must Take

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Property Protection

In respect of all Residential Premises or Residential Units (including units within Commercial properties) You must

- prior to the grant of the tenancy, prepare a detailed inventory allowing space for comments to be made as to the condition of the items in the inventory on check in and comments to be made later on check out of Your Premises
- conduct regular inspections of Your Premises (by reference to such inventory) at intervals of not less than every six months
- as soon as possible after a tenant has checked out or has otherwise vacated Your Premises, prepare a detailed Schedule of Dilapidations

The Premises subject to the dispute must be insured by this insurance policy