

## Your schedule

### Commercial and Residential Landlords Insurance

#### Your details

**The insured** Mrs Sheena Roberts  
Mr Keith Roberts

**Correspondence address** 14 Grange Cross Lane  
Wirral  
Merseyside  
United Kingdom  
CH48 8BG

#### Helpful information

• The insured is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

#### Your premium

Premium	£202.51
Insurance Premium Tax (IPT) at the current rate	£19.24
<b>Total amount payable</b>	<b>£221.75</b>

#### Your period of insurance

Date changes start from	12 October 2016
Date this policy expires	09 June 2017
Renewal date	10 June 2017

#### Your business description

Business activity Property Owner

• The Business description is the activities you are covered for

\* Covers the period 12/10/16 - 10/6/17. (mid term of block policy)

## Property 5

Address	24 Lake Road Wirral Merseyside United Kingdom CH47 2BX
Property type	Flats (Converted)
Residential occupant type	Private Rental
Number of occupants	1
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Number of occupants	1
<b>Buildings</b>	✓ covered
Buildings reinstatement declared value	£200,000
Buildings sum insured	£300,000
<b>Subsidence</b>	✓ covered
<b>Accidental damage</b>	* not covered
<b>Rental income including service charges</b>	✓ covered
Rent sum insured	£12,000
Maximum indemnity period	12
<b>Landlords contents</b>	* not covered

► **Buildings reinstatement declared value** is the cost of rebuilding the property as new at the start of each period of insurance, including additional costs to comply with public authority requirements, professional fees and debris removal costs.

## Excesses that will apply to property 5

The excesses below only apply to this property.

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£0
Damage caused by flood.	£200
Damage caused by subsidence, ground heave or landslip.	£1,000
All other damage where an excess applies.	£100

► **Excess** is the first part of each and every claim paid by you

## Other policy covers

<b>Property owners liability</b>	✓ covered
Limit of indemnity	£2,000,000
<b>Employers' liability</b>	* not covered
<b>Terrorism</b>	* not covered

### Excesses that apply to other policy covers

The excesses below apply to your policy.

➤ Excess is the first part of each and every claim paid by you

cover	excess
Property owners liability.	£200