



**Optima Property Owners Schedule
New Business**

**Policy Number AG22794T/1002221
Date of Issue 07/09/2022**

A-One Property Insurance
Energy House
Crow Arch Lane Industrial Estate
Crow Arch Lane
Ringwood
BH24 1PD

Agent Tel 0333 222 1165
Agent No 22794T
Agent Ref CR-14849-84649

Policyholder Details

Insured Newport Street (Swindon) Management Company Limited
Postal Address 15 Windsor Road, Swindon. SN3 1JP

Policy Number AG22794T/1002221
Effective From 08/09/2022 00:01 hours
Expires On 07/09/2023 24:00 hours
Premium £1,244.28
Insurance Premium Tax £149.31
Total Premium £1,393.59
Reason for Issue New Business
Business Property Owner

Policy Wording

A copy of the policy wording is enclosed; alternatively please click the following links.

<https://www.ageas.co.uk/globalassets/documents/commercial/com012-sep-2017-optima-property-owners-policy.pdf>
<https://www.ageas.co.uk/globalassets/documents/legal/leg01-sep-2019-property-owners-legal-guard-policy.pdf>

Cover Details

This policy schedule shows the sections and sub-sections that are operative under your policy.

If a section or sub-section is shown as Not Insured and you require such cover, please contact your agent.

For full details of the cover provided, please refer to your policy wording.

Ageas Insurance Limited

Registered Office Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA
Registered in England and Wales No 354568
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

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Property Summary

The **Premises** for which insurance has been arranged under this policy being:

Premises 1 28 Newport Street & 11 Station Approach, Swindon, SN1 3DX.

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Premises 1 Risk Address	28 Newport Street & 11 Station Approach, Swindon, SN1 3DX.	Occupied as	4 Owner Occupied, 4 Assured Short Hold Tenancies, 1 Commercial Tenancies
Effective from	08/09/2022 00:01 hours	Expires on	07/09/2023 24:00 hours

Please refer to your policy wording for full details of the cover provided.

PROPERTY SECTION

Sub-Section A - Buildings

	Cover Causes	Declared Value	Sum Insured	Basis of Settlement
Buildings (all buildings unless otherwise specified below)	1,2,3,4,5	£1,636,439	£2,181,373	D

Sub-Section B - Contents

	Cover Causes	Declared Value	Sum Insured	Basis of Settlement
Contents of Common Areas	1,2,3,4,5	Not Applicable	£25,000	R
Landlord's Contents	1,2,5	Not Applicable	£25,000	R

Sub-Section C - Glass, Blinds and Signs

Insured - see policy wording for further details

Sub-Section D - Machinery Breakdown

	Limit
Breakdown of Covered Equipment	Not Operative

Terrorism Extension

Not Insured

Excesses applicable to the Property Section

Excess applicable to each and every claim unless specified otherwise below or in the policy wording:	£250
Subsidence, Ground Heave or Landslip	£1,000

Where a claim is made under more than one section for the same event and at the same location, only the higher excess will be applied.

LOSS OF RENT SECTION

Sub-Section A - Rent

	Cover Causes	Maximum Indemnity Period	Sum Insured
Rent Receivable	1,2,3,4,5	24 months	£726,397

Sub-Section B - Alternative Accommodation

Insured

LOSS OF RENT SECTION (continued)

Sub-Section C - Machinery Breakdown

	Limit
Breakdown of Covered Equipment	Not Operative

Loss of Rent Extensions - see individual Extension wordings

	Limit
Denial of Access	£726,397
Public Utilities	£726,397

Terrorism Extension **Not Insured**

LIABILITY SECTION

Sub-Section A - Employers' Liability **Limit of Indemnity** **£10,000,000**

Sub-Section B - Public Liability **Limit of Indemnity** **£10,000,000**

Limit of indemnity in respect of **terrorism** £2,000,000 or the Public Liability limit of indemnity whichever is lower

Excesses applicable to the Liability Section

Excess applicable to each and every property damage claim under Sub-Section B	£100
Excess applicable to each and every injury claim under Sub-Section B	£0

LEGAL EXPENSES SECTION

Please refer to the separate Property Owners' Legal Guard policy wording for full details

Property Owners' Legal Guard

Limit of Indemnity	£250,000
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Legal Expenses Extensions

	Limit of Indemnity
Landlord's Legal Guard	£50,000
Business Legal Guard	£250,000

DIRECTORS' AND OFFICERS' LIABILITY SECTION

Limit of Indemnity	Not Operative
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Excesses applicable to the Directors' and Officers' Liability Section

Excess applicable to each and every claim	Not Operative
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The following Endorsement(s) are applicable to your policy:

Escape of Water – Increased Excess

Applicable to the Property Section

The **excess** in respect of Cover Cause 2 h – Escape of Water is increased to £250

PO51 Flat Roof Inspection Condition

Applicable to the Property Section

It is a condition precedent to **our** liability to pay claims in respect of **damage** caused by storm that any **buildings** with a flat roof, or section thereof, where the roof surfacing has not been replaced for 10 years or longer must be inspected by a competent roofing contractor. Inspection must be undertaken within:

- a 45 days of inception of cover, or
- b within 45 days of the date such roofing reaches 10 years of age, if this occurs after inception and at annual intervals thereafter.

Any necessary works identified following such inspections must be completed within 60 days of the date **you** receive the roof inspection report or by the renewal date if this is earlier.

You must provide **us** with documentary evidence of such inspection and of any remedial work identified following such inspection if requested by **us**.

This condition will not apply where the flat roofing is constructed solely of concrete or metal.