



SCHEDULE OF COVER

Issued under contract reference number: B1262BW0015420

Policy Number: VR8306289

Quote Number: Q1034428

Your Insurance Broker

Goldcrest Ins Ltd
35a High Street
BARNET
Hertfordshire
EN5 5UW
United Kingdom

PolicyHolder: Mr Fernando Mendoza

Address: 5 William Mason Close
Bristol,
BS5 0AY

Period of Insurance:	from 29-May-2020 to 28-May-2021	Total Annual Premium:	£	875.49
Date of Issue:	01-Jun-2020	Including IPT of:	£	91.13
Effective Date:	29-May-2020	Including Administration Charge of:	£	25.00

Policy Information

Total Number of Properties:	2				
Total Buildings Sum Insured:	£	800,000	Total Contents Sum Insured:	£	0

This schedule of cover contains details of all the properties insured under this insurance.

A schedule of cover is attached for each property insured containing details of the risk address, type of risk, sums insured, policy excess and any endorsements applicable along with a copy of the statement of fact.

Please ensure that the details contained within this schedule of cover are correct and accurate.

This policy is underwritten by Certain Underwriters at Lloyd's.
Vasek Insurance, the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.



Schedule of Cover

Risk Number:	1	
Address of Property Insured:	4 Fields Road, Newport, Gwent NP20 4PL	
Current No Claims Bonus:	12.50%	
Type Of Risk:	Tenanted Property - Working/Retired	
Total Annual Premium Paid: For this property excluding IPT and admin charges	£	342.72
Buildings Sum Insured:	£	400,000
Contents Sum Insured:	£	0
Loss Of Rent Cover:	£	1,000,000
Property Owners Liability:	£	5,000,000
Legal Liability as Occupier or Landlord	£	5,000,000
Accidents to Domestic Staff:	£	0
Standard Policy Excess:	£	50
Policy Wording Applicable:	Tenanted Property Policy Wording April 2019 Version	

This Schedule Of Cover along with the Tenanted Property Policy Wording April 2019 Version are to be read as one Insurance Document.

It is imperative that you check the information contained within the attached STATEMENT OF FACT to ensure it is accurate and a true interpretation of the facts.

This policy is underwritten by Certain Underwriters at Lloyd's.
Vasek Insurance, the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

The following Endorsements apply at all times for the property stated in the Schedule Of Cover and should be read in conjunction with the policy wording

Change of Circumstances Clause (Tenanted Property)

It is a condition of this insurance that you must inform us within 14 days if:-

- a) the type of tenant(s), as last disclosed to us, changes at the premises
- b) the premises become unoccupied for more than 60 days, 90 days if let to students
- c) the premises become your permanent home
- d) the premises are not re-let within 60 days of becoming vacant for whatever reason, 90 days if let to students
- e) the premises become illegally occupied
- f) the premises are not going to be re-let within 60 days of becoming vacant, 90 days if let to students

If you fail to comply with any of the above conditions this may entitle us to:

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

To enable you to fully comply with this clause you should check the occupancy status of the premises on a regular basis .

Heating Clause (Tenanted Property)

In the event that:-

- a) your tenant(s) have permanently vacated the premises, or
- b) your tenant(s) if students have left the premises for more than 24 hours outside of their relevant semester period

there shall be no cover under insured event 3 "Escape of water from any fixed appliance, pipe or tank" or the additional cover "Trace and access" during the period 1st November to 28th February each year unless you have ensured that the following is complied with:-

- i) where the entire premises has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat, the system must be set to operate continuously (not timed) for 24 hours each day at not less than 12 degrees Celsius or 54 degrees Fahrenheit
- or
- ii) all water supplies to be turned off at the mains and the entire water system be drained of all the water .

If any part of this clause is not complied with, claims relating to insured event 3 "Escape of water from any fixed appliance, pipe or tank" or the additional cover 15 "Trace and access", will be void and not paid.

If any claim is being made then we reserve the right to request from you any bills for any utilities being supplied to the premises for verification by us.



Statement of Fact

Please read and check the following information carefully as it is a record of the statements and information given either orally, electronically or in writing by you, your appointed agent or anyone acting on your behalf. It constitutes the basis of your contract of insurance and has been relied upon by us when deciding to accept this insurance and in setting the terms and amount of premium payable.

Your attention is drawn to the importance of the accuracy of the information given. If you are satisfied that, to the best of your knowledge and belief, this is a true statement of the facts then please sign and date the declaration at the end of this statement of fact and retain for your records.

If any of the information given appears to be incorrect or missing please contact us, or your appointed agent as soon as practicable so the correct information can be provided and updated. Please note that any corrected or updated information may result in a change to the premium payable and/or the terms set by us or it may result in us being unable to continue this insurance and having to cancel this policy. You will be advised of any resultant changes to the premium payable and/or terms set by us or if we are unable to continue this insurance.

Please note that if you fail to provide correct or missing information this could lead to this insurance becoming invalid and any claim being refused and not paid or being reduced and not paid in full.

Proposer(s)

Home / Correspondence Address	Mr Fernando Mendoza 5 William Mason Close Bristol, BS5 0AY	Occupation	Property Buyer and Barber
		Date of Birth	25-Jul-1981
		Contact Tel No	02084408427
		Email	

Property To Be Insured

Risk Address	4 Fields Road, Newport, Gwent NP20 4PL	Year of Construction	1910
How is the property currently used	Working/Retired		

Buildings (This amount must also include all outbuildings, garages, domestic oil and gas pipes, domestic fuel tanks, swimming pools, tennis courts, drives, terraces, walls, gates and fences)

Buildings Sum Insured (Full cost of reconstruction in their present form) **£ 400,000**

Contents

Contents Sum Insured (This amount must represent the full cost of replacement as new)

Please state any mortgage company to be named on the policy

About the Property To Be Insured

Are the external walls of the property built entirely of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt (you do not need to tell us about out buildings)?	Yes
Is the property in a good state of repair and will it continue to be maintained in a good state of repair?	Yes
Has the property including its gardens/or land flooded in the last 25 years?	No
Has the property ever been used as a commercial premises?	No
Has the property currently or previously suffered from subsidence, heave or landslip within the last 25 years or had a survey/valuation report which mentions these problems?	No
Does the property show signs of internal or external stepped diagonal cracking?	No

Security Details

Is the property divided into bedsits ?	No	(a bedsit is a property divided into separate rooms with cooking facilities in each room and shared bathing facilities)
Type of Property	Private Dwelling House	

Is the property adequately secured by way of all external doors having their own key locking device and all windows are closed and secured by an internal catch or locking device.

Yes

History

Name of Previous Insurer **Unknown**

Date of expiry **29/05/2020**

Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms or with an increased premium any insurance for any person to whom this insurance would apply?

No

Have you or any person seeking the benefit of this insurance ever been convicted of a criminal offence involving arson, fraud, theft, handling stolen goods or offences involving dishonesty?

No

Have you or any person seeking the benefit of this insurance sustained any loss or damage during the last five years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid, on this or any other property, or has there been any graffiti, attempted break-ins or malicious attacks at the property to be insured?

No

(Claims which occur on this or any other policy post inception of this risk do not need to be declared here)

Vasek Insurance Services Ltd and its associated firms are the subject of a majority Gallagher shareholding . Pen Underwriting Ltd is a company in the Gallagher group and acts on behalf of a number of insurers. Where we use other Gallagher companies to place your insurance, we always aim to treat you fairly and we manage all potential conflicts in accordance with our Terms of Business

General Data Protection Regulation (GDPR)

It is understood by you that any information provided to us regarding you will be processed by us in compliance with the provision of the General Data Protection Regulation (GDPR), for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to third parties.

Declaration

To the best of my/our knowledge and belief all the statements and information given either orally, electronically or in writing by me/us, my/our appointed agent or anyone acting on my/our behalf are true and complete.

I/we understand that non-disclosure, misrepresentation, false or misleading information can entitle underwriters to:-

- treat this insurance as if it had never existed and refuse to pay all claims;
- amend the terms of this insurance;
- charge more for this insurance and reduce the amount of any claim in proportion to the premium paid; or
- cancel this insurance in accordance with the cancellation conditions as set out in the policy wording.

Please note: If any of the statements or information given changes during the period of insurance you must notify us or your appointed agent as soon as practicable with details of the changes.

Signature

Date



Schedule of Cover

Risk Number:	2	
Address of Property Insured:	5 York Road, Herne Bay, Kent, CT6 8SN	
Current No Claims Bonus:	12.50%	
Type Of Risk:	Tenanted Property - Working/Retired	
Total Annual Premium Paid: For this property excluding IPT and admin charges	£	416.64
Buildings Sum Insured:	£	400,000
		Accidental Damage Cover included
Contents Sum Insured:	£	0
Loss Of Rent Cover:	£	1,000,000
Property Owners Liability:	£	5,000,000
Legal Liability as Occupier or Landlord	£	5,000,000
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Property To Be Insured

Risk Address	5 York Road, Herne Bay, Kent, CT6 8SN	Year of Construction	1900
How is the property currently used	Working/Retired		

Buildings (This amount must also include all outbuildings, garages, domestic oil and gas pipes, domestic fuel tanks, swimming pools, tennis courts, drives, terraces, walls, gates and fences)

Buildings Sum Insured (Full cost of reconstruction in their present form) **£ 400,000**

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Name of Previous Insurer **Unknown**

Date of expiry **29/05/2020**

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