

## ACADEMY INSURANCE SERVICES

### Policy Schedule and Statement of Fact

**Please ensure you read this policy schedule and statement of fact very carefully. Should any information be inaccurate, incomplete or misleading you should inform your broker or ourselves (if arranged directly) as soon as is practicable as this could invalidate your policy or affect the premium or terms and conditions stipulated.**

For full details of cover, conditions, your duties and exclusions this document should be read in conjunction with the policy wording.

#### Disclosure of Information

In deciding to accept this contract of insurance and in setting the premium, terms and conditions of the policy, underwriters have relied on the information provided by you or your broker. This information forms the basis of the contract. It is important you understand that any information contained in this document is your responsibility and you must take reasonable care to ensure that this information is accurate, complete and not misleading. Any inaccurate, incomplete or misleading information may invalidate your policy or alter the premium, or terms and conditions stipulated and could result in your policy being cancelled, treated as if it never existed, or in any claim being rejected in its entirety or not paid in full.

If there is any further information you wish to disclose, or you are in any doubt whether a question has been answered accurately, completely, or is misleading, you should contact your broker or ourselves (if arranged directly).

You have an ongoing duty to update your broker or us (if arranged directly) if any of the information provided changes. This applies at inception and renewal of the policy as well as throughout the period of insurance. We will notify you of any alteration to the premium or terms and conditions of the policy upon receipt of the change in information. We may cancel the policy in accordance with its cancellation provisions if the change in information means that the risk has become unacceptable to us.

#### POLICY DETAILS

|                          |                                                                      |
|--------------------------|----------------------------------------------------------------------|
| Policy Number            | <b>PRP000744</b>                                                     |
| Policy Wording Reference | <b>Pen Ruby Residential Property Owners v2</b>                       |
| Your Insurance Broker    | <b>Academy Insurance Services</b>                                    |
| Address                  | <b>87 Whiteladies Road, Clifton, Bristol BS8 2NT. United Kingdom</b> |
| Schedule Issue Date      | <b>26/05/2022</b>                                                    |
| Transaction Type         | <b>Renewal</b>                                                       |
| Period of Insurance      | From: <b>29/05/2022</b> To: <b>28/05/2023</b> (Both Dates Inclusive) |

#### PREMIUM

|                              |                |
|------------------------------|----------------|
| Annual Premium               | <b>£788.50</b> |
| Insurance Premium Tax 12.00% | <b>£94.62</b>  |
| Total Amount Payable         | <b>£883.12</b> |

#### POLICYHOLDER(S) DETAILS

|                            |                   |                            |                       |
|----------------------------|-------------------|----------------------------|-----------------------|
| Insured Name               | Date of Birth     | Occupation                 | Permanent UK Resident |
| <b>Mr Fernando Mendoza</b> | <b>25/07/1981</b> | <b>Barber Hairdressing</b> | <b>Yes</b>            |

## PREMISES DETAILS

**Risk Address** 4 Fields Road, Newport. NP20 4PL

Property Purchased **June 2017**  
Type of Property **House/Cottage (Semi-Detached)**  
Number of Bedrooms **8**  
Number of Storeys in your Property **3**  
Does the property have a basement, basement flat, cellar or any underground rooms? **No**  
Approximate Year Built **1910** Listed **Not Listed**  
Wall Construction **Brick**  
Pitched Roof **100%** of total roof area Pitched Roof Construction **Slate**  
Flat Roof **0%** of total roof area

## OCCUPANCY DETAILS

Occupancy **Let** Number of Tenants **8**  
Is/are there tenancy agreement(s) in place directly between the policyholder(s) and every tenant in the property? **Yes**  
Does the property require an H.M.O. (House of Multiple Occupation) Licence? **Yes, I have one**  
Do you (or your agent) ensure that all tenants are professionally referenced before you allow access to the property? **Yes**  
Tenant **Professional(s) (Person(s) in full time employment) or Retired** % of Total Tenants **100**

## SECURITY DETAILS

Are all external doors fitted with either a 5 lever mortice deadlock, a lock(s) approved to British Standard 3621 (with the kitemark) or a key operated multi-point locking system with at least 3 fixing points and a lock cylinder with at least 5 pins? **Yes**  
Are all ground floor windows, skylights and all other windows which are accessible on other floors fitted with key operated security devices with removable keys? **No**  
*Details* **Window catches**  
Does the property have sliding patio doors? **No**  
Intruder Alarm **None**

## ADDITIONAL QUESTIONS

Is the property in a good state of repair and regularly maintained? **Yes**  
Is the property built within 500 metres of any river, stream, watercourse, tidal waters or other potential source of flood? **No**  
Has the area within 500m of the property previously been flooded? **No**  
Is the property situated within 200m of any railway/motorway embankments, mines, quarries, cliffs, underground workings or built on low lying land that has previously been filled or raised (made up ground)? **No**  
Has the property (including outbuildings) or any neighbouring properties ever suffered from or been monitored for Subsidence, Heave, Landslip or Movement or shown any signs of internal or external stepped or diagonal cracking? **No**  
Have there been any extensions, additions or structural alterations to the original property? **No**  
Are you aware of any extensive underground drainage problems at the property within the last 10 years? **No**  
Are there any trees or shrubs within 20 metres (65 feet) of the property (whether on your land or not) which are more than 3 metres tall? **No**  
Does the property have any abnormal exposure from surrounding premises? **No**  
Is the property used for any business, trade or profession other than as disclosed above? **No**  
Is the property (excluding any parts that have already been declared as unoccupied) normally occupied other than during daytime working hours? **Yes**  
Is the property expected to undergo any renovations within the next 12 months? **No**

**SUMS INSURED****Risk Address** 4 Fields Road, Newport. NP20 4PL

| Section      | Section Item                              | Sum Insured / Cover |
|--------------|-------------------------------------------|---------------------|
| 1. Buildings | Declared Value                            | £443,600            |
|              | Buildings Sum Insured                     | £510,140            |
|              | Accidental Damage Cover Included?         | No                  |
|              | Loss of Rent or Alternative Accommodation | £88,720             |
| 2. Contents  | Landlords Contents                        | Not Insured         |
|              | Loss of Rent or Alternative Accommodation | Not Insured         |
| 3. Liability | Legal Liability to the Public             | £2,000,000          |

**EXCESSES****Applies to:** 4 Fields Road, Newport. NP20 4PL

| Section     | Sub-Section                   | Item | Excess    |
|-------------|-------------------------------|------|-----------|
| 1 Buildings | Subsidence, Heave or Landslip |      | £1,000.00 |
| 1 Buildings | Malicious persons or vandals  |      | £500.00   |
| 1 Buildings | Theft or attempted theft      |      | £500.00   |
| 1 Buildings | All Other Claims              |      | £250.00   |

**ENDORSEMENTS APPLICABLE**

None

## PREMISES DETAILS

**Risk Address** 5 York Road, Herne Bay. CT6 8SN

Property Purchased **November 2003**  
Type of Property **House/Cottage (Terraced)**  
Number of Bedrooms **6**  
Number of Storeys in your Property **2**  
Does the property have a basement, basement flat, cellar or any underground rooms? **No**  
Approximate Year Built **1900** Listed **Not Listed**  
Wall Construction **Brick**  
Pitched Roof **100%** of total roof area Pitched Roof Construction **Tile**  
Flat Roof **0%** of total roof area

## OCCUPANCY DETAILS

Occupancy **Let** Single Tenant, Couple or Family  
Is/are there tenancy agreement(s) in place directly between the policyholder(s) and every tenant in the property? **Yes**  
Do you (or your agent) ensure that all tenants are professionally referenced before you allow access to the property? **Yes**  
Tenant **Professional(s) (Person(s) in full time employment) or Retired** % of Total Tenants **100**

## SECURITY DETAILS

Are all external doors fitted with either a 5 lever mortice deadlock, a lock(s) approved to British Standard 3621 (with the kitemark) or a key operated multi-point locking system with at least 3 fixing points and a lock cylinder with at least 5 pins? **Yes**  
Are all ground floor windows, skylights and all other windows which are accessible on other floors fitted with key operated security devices with removable keys? **Yes**  
Does the property have sliding patio doors? **No**  
Intruder Alarm **None**

## ADDITIONAL QUESTIONS

Is the property in a good state of repair and regularly maintained? **Yes**  
Is the property built within 500 metres of any river, stream, watercourse, tidal waters or other potential source of flood? **No**  
Has the area within 500m of the property previously been flooded? **No**  
Is the property situated within 200m of any railway/motorway embankments, mines, quarries, cliffs, underground workings or built on low lying land that has previously been filled or raised (made up ground)? **No**  
Has the property (including outbuildings) or any neighbouring properties ever suffered from or been monitored for Subsidence, Heave, Landslip or Movement or shown any signs of internal or external stepped or diagonal cracking? **No**  
Have there been any extensions, additions or structural alterations to the original property? **No**  
Are you aware of any extensive underground drainage problems at the property within the last 10 years? **No**  
Are there any trees or shrubs within 20 metres (65 feet) of the property (whether on your land or not) which are more than 3 metres tall? **No**  
Does the property have any abnormal exposure from surrounding premises? **No**  
Is the property used for any business, trade or profession other than as disclosed above? **No**  
Is the property (excluding any parts that have already been declared as unoccupied) normally occupied other than during daytime working hours? **Yes**  
Is the property expected to undergo any renovations within the next 12 months? **No**

**SUMS INSURED****Risk Address** 5 York Road, Herne Bay. CT6 8SN

| Section      | Section Item                              | Sum Insured / Cover |
|--------------|-------------------------------------------|---------------------|
| 1. Buildings | Declared Value                            | £443,600            |
|              | Buildings Sum Insured                     | £510,140            |
|              | Accidental Damage Cover Included?         | No                  |
|              | Loss of Rent or Alternative Accommodation | £88,720             |
| 2. Contents  | Landlords Contents                        | Not Insured         |
|              | Loss of Rent or Alternative Accommodation | Not Insured         |
| 3. Liability | Legal Liability to the Public             | £2,000,000          |

**EXCESSES****Applies to:** 5 York Road, Herne Bay. CT6 8SN

| Section     | Sub-Section                   | Item | Excess    |
|-------------|-------------------------------|------|-----------|
| 1 Buildings | Subsidence, Heave or Landslip |      | £1,000.00 |
| 1 Buildings | Malicious persons or vandals  |      | £500.00   |
| 1 Buildings | Theft or attempted theft      |      | £500.00   |
| 1 Buildings | All Other Claims              |      | £250.00   |

**ENDORSEMENTS APPLICABLE**

None

## PERSONAL QUESTIONS

|                                                                                                                                                                                                                                                                                                                                                             |                                                   |                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------|
| Have you or any other persons living with you or registered as living with you ever been                                                                                                                                                                                                                                                                    |                                                   |                                      |
| been convicted of or charged with any offence (other than motoring offences or spent convictions)?                                                                                                                                                                                                                                                          |                                                   | <b>No</b>                            |
| been declared bankrupt, been subject to a county court judgement or equivalent or entered into a bad debt arrangement with creditors?                                                                                                                                                                                                                       |                                                   | <b>Yes</b>                           |
| Offender                                                                                                                                                                                                                                                                                                                                                    | <b>Policy Holder</b>                              |                                      |
| Credit Issue                                                                                                                                                                                                                                                                                                                                                | <b>County Court Judgement (CCJ) or equivalent</b> |                                      |
| Date served                                                                                                                                                                                                                                                                                                                                                 | <b>October 2018</b>                               | Has the debt been cleared? <b>No</b> |
| had insurance cancelled, refused, declined or voided, or had any special terms imposed other than as already disclosed?                                                                                                                                                                                                                                     |                                                   | <b>No</b>                            |
| Have you suffered any loss or damage or made any claims in respect of any property owned by you in the last 5 years?                                                                                                                                                                                                                                        |                                                   | <b>No</b>                            |
| Are you aware of any important information that should be disclosed to us? Important information is one which would influence us when deciding whether to offer insurance cover and/or vary the terms and conditions that should apply to that cover. If you are unsure whether something constitutes as important information then it should be disclosed. |                                                   | <b>No</b>                            |

## CLAIMS DETAILS

None

## FURTHER SUPPORTING INFORMATION

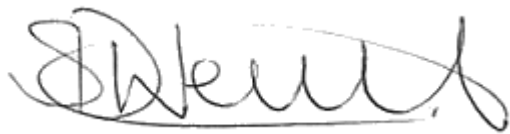
None

### Underwriters

Cover is underwritten by Covéa Insurance plc. Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales Number 613259. Registered office: Norman Place, Reading, RG1 8DA. You can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

Signed on behalf of the Company

Date Thursday, 26 May 2022



Steve Wenn  
Branch Manager



Binding Authority Agreement Number: **PEN001G1B**

Unique Market Reference Number: **PEN001G1B**

## **Important Notice to Policyholders**

Please note the following changes to your Ruby Residential Property Owners policy wording for policies renewing with an effective date on or after 1st January 2022:

General Exclusion 3 (Electronic Data Exclusion Clause) has been replaced with the following Electronic Risk Exclusion:

### **Electronic Risk Exclusion**

- 1) Notwithstanding any provision to the contrary within this policy or any Endorsement thereto, this policy excludes all loss, Damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
  - a) loss of, alteration of, or Damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2)
  - b) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data unless subject to the provisions of paragraph 3).
- 2) Notwithstanding paragraph 1) above, and subject to all terms, Conditions and Exclusions of this policy or any Endorsement thereto, this policy covers Damage to Property insured under this policy and any consequential loss directly resulting therefrom where such Damage is directly occasioned by any of the Listed Perils as described below.
- 3) Notwithstanding sub paragraph 1) b) above, in the event that hardware or the Data storage device of a Computer System insured under this policy sustains Damage caused by a Listed Peril, which results in Damage to or loss of Data stored on that hardware or the Data storage device, then the Damage to or loss of such Data shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost Data shall only be the costs of reproducing Data if such costs are indemnified under this policy. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Data, but does not include the value of the Data to You or any other party even if such Data cannot be recreated, gathered or assembled.

For the purposes of this Exclusion the following Definitions apply:

**Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

**Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

**Listed Peril** means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

We have added the following exclusion to your policy:

#### **Communicable Disease Exclusion**

Not applicable to Property Owners Liability Subsection if insured by this policy

- 1) Notwithstanding any provision to the contrary in this insurance, this insurance excludes coverage for any loss, Damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:
- a) a Communicable Disease; or
  - b) the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing:

1. any cost to clean up, detoxify, remove, monitor or test:
    - a) for a Communicable Disease; or
    - b) any Property insured hereunder that is affected by such Communicable Disease, and
  2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any Communicable Disease.
- 2) However, paragraph 1) shall not apply to physical loss or destruction of, or Damage to, Property and any resulting consequential loss, to the extent that You establish that such physical loss, destruction or Damage was directly caused by:
- a) Terrorism (as defined in this policy), or
  - b) a Listed Peril as described below
- where specifically insured by this insurance.

All other terms, Conditions and Exclusions of the insurance remain the same.

For the purposes of this Exclusion the following Definitions apply:

**Communicable Disease** means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where:

- 1) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and
- 3) the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type.

**Listed Peril** means one of the following perils if specifically insured by this insurance:

Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; subterranean Fire, flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse