

## Policy Schedule and Statement of Fact

0117 9827051  
Motor Accident Claim Line 0333 3600 860

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            | PQR003235                                                          |
| Policy Wording Reference | Academy/Pen Quartz Residential Property Owners v1                  |
| Your Insurance Broker    | Academy Insurance Services Ltd                                     |
| Address                  | Village Walk, 200 Avonmouth Road, Bristol BS11 9LP. United Kingdom |
| Schedule Issue Date      | 24/05/2024                                                         |
| Transaction Type         | New Business                                                       |
| Period of Insurance      | From: 29/05/2024 To: 28/05/2025 (Both Dates Inclusive)             |

### PREMIUM

|                              |           |
|------------------------------|-----------|
| Annual Premium               | £1,103.45 |
| Insurance Premium Tax 12.00% | £132.41   |
| Total Amount Payable         | £1,235.86 |

### POLICYHOLDER(S) DETAILS

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

## 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 | Reinstatement Declared Value                          | £503,429            |
|              | 15% Day One Uplift                                    | Operative           |
|              | Buildings Sum Insured (including uplift if operative) | £578,943            |
|              | Accidental Damage Cover                               | Not Operative       |
|              | Loss of Rent and/or Alternative Accommodation         | £100,686            |
|              | Indemnity Period                                      | 12 months           |
| 2. Contents  | Landlords Contents                                    | £0                  |
|              |                                                       |                     |
| 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 | Escape of Water or Oil        |      | £500.00   |
| 1 Buildings | All Other Claims              |      | £250.00   |

**ENDORSEMENTS APPLICABLE****PQR Cooking and Portable Heater Clause**Applies to: **4 Fields Road NP20 4PL**

This policy excludes any loss or damage caused by any form of cooking unless in a clearly designated kitchen or in an area where the fire officer has given written approval. This policy also excludes any loss or damage caused by the use of portable heating appliances other than oil filled electric radiators or fan assisted electric heaters.

**PQR HMO (Houses in Multiple Occupation) Condition**Applies to: **4 Fields Road NP20 4PL**

Where the property is a house in multiple occupation as defined by the Housing Act applicable to where your property is situated, it is a condition precedent to liability that you must comply with all the applicable provisions of the said Act.

You must notify us immediately if your HMO licence is revoked or an interim/final management order or overcrowding notice is served.

Failure to comply with this condition will result in your claim(s) not being paid and your policy cover being suspended from the time of non-compliance.

**PQR Malicious Damage and/or Theft by Tenant(s) Extension**Applies to: **4 Fields Road NP20 4PL**

This policy extends to include cover for Damage caused by theft, malicious acts or vandalism by persons lawfully on the property provided that:

- a) There is a tenancy agreement in place directly between the landlord (Freeholder and/or Leaseholder) and each tenant in the property for a minimum initial period of 6 months;
- b) Sub-letting is not permitted under the tenancy agreement(s);
- c) You or Your appointed representative have carried out internal and external inspections of the Building at least once every 6 months and You maintain a log of those inspections which You retain for at least 24 months;
- d) You or Your appointed representative have obtained and recorded a written formal identification of each tenant;
- e) You or Your appointed representative have obtained and retain a written employers reference for any working tenant;
- f) You or Your appointed representative have obtained and recorded details of Your tenants bank account and verify those details by receiving at least one payment from that bank account;
- g) You or Your appointed representative do not accept more than two months advanced cash payments of rent;

The maximum We will pay in respect of this extension is £5,000 in respect of any one occurrence including any payment made for Loss of Rent.

## 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**  
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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**

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| 1 Buildings | Escape of Water or Oil        |      | £500.00   |
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## ENDORSEMENTS APPLICABLE

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- c) You or Your appointed representative have carried out internal and external inspections of the Building at least once every 6 months and You maintain a log of those inspections which You retain for at least 24 months;
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- e) You or Your appointed representative have obtained and retain a written employers reference for any working tenant;
- f) You or Your appointed representative have obtained and recorded details of Your tenants bank account and verify those details by receiving at least one payment from that bank account;
- g) You or Your appointed representative do not accept more than two months advanced cash payments of rent;

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## PERSONAL QUESTIONS

|                                                                                                                                                                                                                                                                                                                                                             |                                            |                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-------------------------------|
| Have you or any other persons living with you or registered as living with you ever been convicted of or charged with any offence (other than motoring offences or spent convictions)?                                                                                                                                                                      |                                            | No                            |
| been declared bankrupt, been subject to a county court judgement or equivalent or entered into a bad debt arrangement with creditors?                                                                                                                                                                                                                       |                                            | Yes                           |
| Offender                                                                                                                                                                                                                                                                                                                                                    | Policy Holder                              |                               |
| Credit Issue                                                                                                                                                                                                                                                                                                                                                | County Court Judgement (CCJ) or equivalent |                               |
| Date served                                                                                                                                                                                                                                                                                                                                                 | October 2018                               | Has the debt been cleared? No |
| had insurance cancelled, refused, declined or voided, or had any special terms imposed other than as already disclosed?                                                                                                                                                                                                                                     |                                            | No                            |
| Have you suffered any loss or damage or made any claims in respect of any property owned by you in the last 5 years?                                                                                                                                                                                                                                        |                                            | No                            |
| 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. |                                            | Yes                           |

## CLAIMS DETAILS

None

## FURTHER SUPPORTING INFORMATION

5 York Road has a single family occupying- 2 Adults and children.  
The CCJ from 2018- this is still outstanding due to a dispute with a company- client advises he has paid the amount with the company but they say otherwise. CCJ amount £29k.

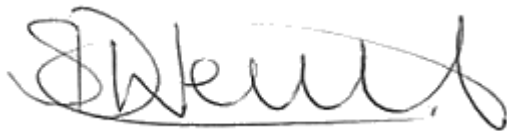
## Underwriters

Cover is underwritten by Aviva Insurance Limited is registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.

You can check this information and obtain further information about how the Financial Conduct Authority protects you by visiting website at [www.fca.org.uk](http://www.fca.org.uk).

Signed on behalf of the Company

Date Friday, 24 May 2024



Steve Wenn  
Branch Manager



Binding Authority Agreement Number: **PEND065L123B**

Unique Market Reference Number: **PEND065L123B**