

Your Aviva Property Owners Insurance - Renewal Schedule

Produced on 14/06/2022

This Schedule forms part of Your policy and replaces Your previous Statement of Fact & Schedule documents. It must be read together with Your policy wording

This document records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners and directors. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is based.

You must check all the information in this document and contact Your Insurance Adviser immediately if any details are incorrect or incomplete. You must also tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance. Failure to comply with the above may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Policy number	96RPI1069108	Insured	Gartside Enterprises Limited
Your cover starts on	03/07/2022	Expiry Date	02/07/2023
Annual premium (excluding Insurance Premium Tax)	£ 468.04		
Insurance Premium Tax	£ 56.16		
Total annual premium due	£ 524.20		
Insurance Adviser:	Rowlands & Hames Insurance Brokers Limited		

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device? Why not scan the QR Code and store Our contact details directly to Your device?



For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Claims and Helpline 0345 300 1899

Call this helpline anytime, day or night, to report a Legal Protection claim or for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website – <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and empowered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register:

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASVBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Document Information

This is the link to your 'Notice to Policyholder' document

<http://connect.avivab2b.co.uk/integrated/BCOPO15111112021>

This is the link to your 'Policy Wording' document

<http://connect.avivab2b.co.uk/integrated/RPI/Combined/PolicyWording/BCOPO14489022021/>

This is the link to your 'Important Information' document

<http://connect.avivab2b.co.uk/integrated/BCOAG14837102021>

Cover Summary

Detailed below is a summary of the sums insured selected & the limits applying to each cover section; further details of the information you have provided, the cover included, Your obligations and the additional covers and limitations to the cover are included within the following pages & in your policy wording.

	Buildings Declared Value	Buildings Sum Insured	Landlords Contents	Contents in Common Areas	Business Interruption Loss of Rent
10 Guildford Way, FY6 7UD		£219,915	£11,220	Not Selected	£65,037
85 Lockerbie Avenue, FY5 3EP		£192,448	£11,220	Not Selected	Property Damage Cover Extension Only

Cover applying to all insured Properties

Property Owners Liability	£5,000,000
Property Owners Legal Protection	£100,000



Summary of Your Obligations

For full information on the action you must take please refer to the Cover Sections in this document

Obligation Applies to

All sections

Property Damage

**Business Interruption – Loss of
Rent**

Property Owners Legal Protection

Obligations Applying

Reasonable Precaution and Maintenance of Property and
Claims Procedure

Unoccupied Premises
Electrical Circuits

Claims Procedure and
Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation, Murder or
Suicide

Property Protection

Your Business Details

Business Name	Gartside Enterprises Limited	Your Business	Property Owner
Your Contact Address	187 Garstang Road East, Poulton-le-Fylde, Lancashire, FY6 8JH	Year Business Established	2001

Information about Your business

- You are domiciled within the United Kingdom, Isle of Man or the Channel Islands
- All premises insured or to be insured are located within the United Kingdom, Isle of Man or the Channel Islands
- Your Business complies with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland
- In the last ten years Your Business has not been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution
- Neither You, nor any of Your directors or partners involved with Your Business, whether in relation to Your Business or otherwise have:
 - in the last 5 years declared bankrupt or been the subject of bankruptcy proceedings, an Administrative Receivership, a Company or Partnership or Individual Voluntary Arrangement, a Debt Relief Order, an Administration Order, a Compulsory Liquidation, a Creditors' Voluntary Liquidation, a Winding Up Order or any equivalents in Scotland or Northern Ireland
 - ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act
 - in the last five years, had:
 - either personally, or in any business capacity, a policy voided
 - an insurance cancelled where a cancellation clause has been invoked
 - a renewal declined
 - special terms imposed by an insurer
 - a county court judgement or Scottish equivalent awarded against them

Claims History

You or Your directors or partners involved with Your Business have, whether in relation to Your Business or any other business;

not in the last 3 years made any claim under an insurance policy or had any loss or incident which could have resulted in a claim under any then existing insurance policy or in respect of the cover(s) now provided.



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

For detail of any other alterations we have made to Your policy cover and/or any further Customer Obligations which must be complied with, please refer to the General Endorsements section.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Claims Procedure

- You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.
- You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson or Malicious Damage, and within 7 days for Riot or Civil Commotion.
- You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from third parties.
- You must not;
 - admit or deny fault for
 - accept responsibility for
 - make any payments in respect of
 - negotiate or settleany claim without our prior written consent.
- You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.
- You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information and assistance We require.

Cover Sections

Property Damage

Property 1	10 Guildford Way, Poulton-Le-Fylde, Lancashire, United Kingdom, FY6 7UD	Premium	£250.49 excludes IPT at the appropriate rate	
Property Type	Bungalow	Occupancy Type	Rental Source	Premises Use
		Working Occupant(s), Not Benefits Assisted	Direct from Tenant	Private Dwelling Only

10 Guildford Way, FY6 7UD

- is constructed of brick, stone or concrete and roofed with slate, tile, concrete, metal or asbestos.
- does not have external cladding / wall insulation
- was built 1980
- is and will be maintained in a good state of repair.
- is not a listed building or a building subject to a preservation order
- has not suffered from nor is showing any signs of damage by subsidence, landslip or ground heave
- is not situated over made up ground, or underground workings of any sort, or sited near a cliff
- is not unused, unfurnished or unoccupied
- individual Units within the building are/is not or will not be sub-let
- does not provide communal facilities to residents
- has not had previous flooding

Insured Item	Declared Value	Day 1 Inflation	Sum Insured
Buildings including Glass			£219,915
Landlords Contents including:			£11,220

Furniture, furnishings, fixtures and fittings and refrigerators, dishwashers, washing machines, microwaves and other white goods belonging to You or for which You are responsible within the Building at Your Premises.

	Insured Events	Accidental Damage	Subsidence
Basis of Cover	✓	✓	✓
Index Linking	Applies		
Section Excesses	Buildings & Contents	Escape of Water	Subsidence
	£250	£500	£1,000

The sums insured for this premises are shown above. In the event of a claim the most We will pay will be the Sum Insured uplifted by 20%.

Property 2	85 Lockerbie Avenue, Thornton-Cleveleys, Lancashire, United Kingdom, FY5 3EP	Premium	£217.55 excludes IPT at the appropriate rate	
Property Type	House (Semi Detached)	Occupancy Type	Rental Source	Premises Use
		Working Occupant(s), Not Benefits Assisted	Direct from Tenant	Private Dwelling Only

85 Lockerbie Avenue, FY5 3EP

- is constructed of brick, stone or concrete and roofed with slate, tile, concrete, metal or asbestos.
- does not have external cladding / wall insulation
- was built 1920
- is and will be maintained in a good state of repair.
- is not a listed building or a building subject to a preservation order
- has not suffered from nor is showing any signs of damage by subsidence, landslip or ground heave
- is not situated over made up ground, or underground workings of any sort, or sited near a cliff
- is not unused, unfurnished or unoccupied
- individual Units within the building are/is not or will not be sub-let
- does not provide communal facilities to residents
- has not had previous flooding

Insured Item	Declared Value	Day 1 Inflation	Sum Insured
Buildings including Glass			£192,448
Landlords Contents including:			£11,220
Furniture, furnishings, fixtures and fittings and refrigerators, dishwashers, washing machines, microwaves and other white goods belonging to You or for which You are responsible within the Building at Your Premises.			
	Insured Events	Accidental Damage	Subsidence
Basis of Cover	✓	✓	✓
Index Linking	Applies		
Section Excesses	Buildings & Contents	Escape of Water	Subsidence
	£250	£500	£1,000

The sums insured for this premises are shown above. In the event of a claim the most We will pay will be the Sum Insured uplifted by 20%.



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Electrical Circuits

Where You have a responsibility for maintenance of electrical circuits at The Premises, and the tenant/lessee is not solely responsible for this under contract, then You must ensure

- (1) all electrical circuits at The Premises are tested at least every five years by a qualified electrician; and
- (2) immediately rectify any defects found.

Failure to comply with this Customer Obligation may result in You losing Your right to payment for any claim for Damage to the Property Insured caused by, or resulting from, fire and/or explosion.

Unoccupied Premises

You must

- (1) carry out internal and external inspections of Your Premises at least every seven days and as soon as possible, repair or arrange to be repaired, any defects found
- (2) remove all waste, **unfixed** combustible materials and gas bottles, either within or outside the buildings, from Your Premises
- (3) securely lock **and close** all external doors and windows, and secure and seal all letter boxes and openings. However, where only a portion of a building is untenanted, this only applies to the untenanted portion of a building.
- (4) turn off all services (power, fuel and water) at the mains except where required to maintain Intruder Alarm, CCTV, fire detection system or sprinkler installation
- (5) tell us immediately if any building at Your Premises becomes Unoccupied

Where Your Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.

Property Damage Cover Extensions - Your Cover includes

Cover	Description	Limit	Limit Applies to:
Loss of Rent or Alternative Accommodation	Provides cover for Loss of Rent or the cost of Alternative Accommodation for you or your lessee if your residential property cannot be lived in following damage. Not a Business Interruption cover.	20% of the Buildings Sums Insured	Any one claim
Changing Locks	Changing locks at Your Premises following theft or attempted theft involving threat of violence	£50,000	Any One Claim
Metered Services	Charges you are liable for following Damage where accidental discharge of utilities occurs		
Damage to Grounds	Repairing landscaped gardens & grounds damaged by the emergency services		
Finding Leaks	The cost of locating a water or fuel leak, including costs to repair any Damage caused when locating the leak		
Fire & Security Equipment	The cost to refill, reset or replace your fire & security protection equipment following Damage to Your Premises		
Moveable Property	Damage to Your Property in yards, car parks and other open areas at Your Premises		Total per period of insurance
Temporary Removal	Damage to your contents whilst away from Your Premises for cleaning, renovation or similar purposes	10% of Contents Sum Insured	Any one claim at any one location
		90 days	Maximum number of days removed
Money	Current coins, bank and currency notes in transit or in a bank night safe	£2,000	Any one claim
	Current coins, bank and currency notes in Your home or the home of any Employee, partner or director	£500	
	Crossed cheques, crossed postal orders, money orders, crossed bankers drafts	£250,000	
	Theft Damage to personal effects	£250	
Assault	Compensation for You or your employees injured following a theft or attempted theft in the course of the business	Varying limits please refer to your policy wording	Maximum payable
Unauthorised Use of Metered Services	Charges you are liable for following Damage where unauthorised use of utilities occurs	£5,000	Any one claim
Tenants' Debris Removal	The cost of removing your tenants' debris following Damage to Your Premises		
Fly Tipping	The cost of removing property illegally left in and around Your Premises		Total per period of insurance
Insect Nest Removal	The cost of removing the nests of wasp, bee or hornets and other insects harmful to humans from Your Premises	£500	Any one claim
Tree Felling & Lopping	The cost of lopping or removal of trees which present an immediate threat to life or to the Insured Property		
Capital Additions	Damage to newly built or acquired Buildings, fixtures and fittings	£1,000,000	Any one claim at any one location
	Alterations to an insured Building	£250,000	
	Unoccupied Premises		

Business Interruption - Loss of Rent

Property Address	Maximum Indemnity Period	Rental Income
10 Guildford Way, FY6 7UD	18 months	£65,037
85 Lockerbie Avenue, FY5 3EP	×	Property Damage Cover Extension Only

The declared sum insured for Loss of Rent is stated above. In the event of a claim, the most We will pay will be 133.33% of the sum insured

Section Excess £0



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Claims Procedures

You must take reasonable action to minimise any interruption of, or interference with, Your Business, or to prevent or reduce the loss.

At Your expense, You must provide Us with:

(1) a written claim and any details of other insurances which cover the Damage or resulting loss. This has to be provided within the 30 days following the end of the Indemnity Period, or any further time We may allow.

(2) books, records and documents We require to assess Your claim.

If You fail to comply with this condition, any payments on account We have already made will have to be repaid by You.

Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation, Murder or Suicide

At Your Premises You must ensure compliance at all times with the Health and Safety Commissions Approved Code of Practice, "The Prevention and Control of Legionellosis (including Legionnaires Disease)" Ref ISBN-0-7176-1772- 6 or any supplementary, replacement or amending Code of Practice.

Business Interruption Cover Extensions - Your Cover Includes

Loss of Rent as a consequence of:

Action by Police Government or Other Competent Authority	(total per period of insurance)	Lower of £100,000 or 10% of Sum Insured
Additional Gross Rentals	(any one Premises)	£100,000
Loss of Attraction	(total per period of insurance) (Indemnity Period)	£50,000 3 months
Prevention of Access	(total per period of insurance)	£50,000
Public Utilities (Damage)	(any one claim)	£50,000
Public Utilities (non Damage)	(any one claim)	£50,000
Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation Murder or Suicide	(total per period of insurance) (Indemnity Period)	£100,000 £25,000 3 months

Terrorism

Cover Not Selected

Employers' Liability

Cover Not Selected

Property Owners Liability

Cover Limit: £5,000,000

Third Party Property Damage Excess: £250

Public Liability Cover Extensions – Your Cover includes

Liability as a consequence of:

Data Protection	(total per Period of Insurance)	£1,000,000
Financial Loss	(total per Period of Insurance)	£500,000

Court Attendance

Up to £250 per day for Court Attendance by any Employee.

Up to £500 per day for Court Attendance by any director or partner.

Property Owners Legal Protection

Your Business

- has not in the last 3 years taken over, been taken over by, or merged with any other business
- does not propose to take over any other business and there are no redundancies envisaged in the next 12 months.
- does not have any ongoing legal disputes with employees, or any other contractual disputes.
- Your residential premises or residential portions of Your premises are let under an assured tenancy, an assured shorthold tenancy or a short assured tenancy or You
 - are a resident landlord or
 - let the property to a limited company or partnership for residential purposes only or
 - are letting the property within Northern Ireland, the Isle of Man or the Channel Islands.

Cover

Insured Item	Cover Limit	Insured Item	Cover Limit
1 Property Protection	£100,000	11 Legal Defence Disciplinary Hearings	£100,000
2 Residential Repossession	£100,000	12 Contract Disputes	£100,000
3 Residential Tenant Default	Not Available	13 Debt Recovery	£100,000
4 Commercial Lease Cover	£100,000	14 Tax Protection	£100,000
5 Legal Defence Criminal Prosecution	£100,000	15 Employment Disputes	£100,000
6 Legal Defence Data Protection	£100,000	16 Employment Compensation Awards	See Policy Wording
7 Legal Defence Wrongful Arrest	£100,000	17 Service Occupancy	£100,000
8 Legal Defence Employee Civil	£100,000	18 Bodily Injury	£100,000
9 Legal Defence Statutory Notice	£100,000	19 Statutory Licence Protection	£100,000
10 Legal Defence Jury Service	£100,000		



Your Obligations – Action You Must Take

Please read the requirements below carefully, as You must follow them before We are liable to pay a claim. If You fail to follow them, You may lose Your right to payment of such claim.

Property Protection

In respect of all Residential Premises or Residential Units (including units within Commercial properties) You must

- prior to the grant of the tenancy, prepare a detailed inventory allowing space for comments to be made as to the condition of the items in the inventory on check in and comments to be made later on check out of Your Premises
- conduct regular inspections of Your Premises (by reference to such inventory) at intervals of not less than every six months
- as soon as possible after a tenant has checked out or has otherwise vacated Your Premises, prepare a detailed Schedule of Dilapidations

The Premises subject to the dispute must be insured by this insurance policy