

Residential Landlord Insurance Policy Schedule

Policy reference	Type of schedule	Date of issue
MELL4789452XB	New business	14 December 2024

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business

Simply Business
Northampton 900
900 Pavilion Drive
Northampton
NN4 7RG
UK

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.

If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email contact@simplybusiness.co.uk. You can also call us on this number to cancel your policy.

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Premium details	
Annual premium	£915.98
Plus 12.0 % Insurance Premium Tax	£109.91
Total premium	£1,025.89

Policy details	
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Period of insurance	
From 15 December 2024	Until 14 December 2025
Underwriters	Modus Underwriting Limited acting as an agent of ERGO UK Specialty Ltd on behalf of Great Lakes Insurance SE - UK Branch
Schedule version	1
Wording version	1

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Insured property details	
Insured address	14-16 Carroun Road, London
Insured postcode	SW8 1JT
Type of tenant(s)	Employed / Self-employed
Type of property	Entire building with multiple flats - converted building or house
Year built	Between 1850 and 1899
Length of ownership	Over 5 years

Insured details	
Name of insured	Ms Ekaterina Perepech
Description	Property owner

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Cover details: Property damage	
Cover for	Covered up to
Section 1 Buildings	£750,000
Section 1 Fixtures and Fittings	Included in buildings sum insured
Section 2 Landlord's Contents	£5,000

Cover details: Extra covers	
Cover for	Covered up to
Subsidence	Covered
Accidental damage	Not included
Flood	Covered

Cover details: Rental income protection		
Cover for	Covered up to	Indemnity period
Section 3 Rent Receivable	£150,000	up to 24 months

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Cover details: Liability	
Cover for	Covered up to
Section 4 Property Owners Liability	£2,000,000
Employers' liability	Not included

Cover details: Terrorism
Terrorism is not covered.

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Cover details: Excesses

You will have to pay the first part of any claim. The amount you will have to pay is shown below.

Section 1 Buildings	Excesses
Subsidence	£1,000
Escape of water	£500
Any other claims	£100
Section 2 Landlord's Contents	Excesses
Subsidence	£1,000
Escape of water	£500
Any other claims	£100
Section 4 Property Owners Liability	Excesses
Bodily injury	No excess
Any other claims for damage to third party property	£100

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Endorsements

LA07 - Theft and Malicious Damage by Tenant Extension - £10,000 Limit

We will pay for **Damage** at the **Premises** occurring during the **Period Of Insurance** and caused by

- a. theft or attempted theft
- b. malicious persons or vandals

by **Your** tenants

The maximum amount **We** will pay is £10,000 for any one claim.

LA16 - Illegal Cultivation of Drugs Extension

We will pay for **Damage** arising from **Your** tenant's use of the **Premises** for the manufacture, cultivation, harvest or processing by any other method of drugs classed as a controlled substance under the Misuse of Drugs Act (1971), provided that **You** or anyone acting on **Your** behalf:

- a. carries out internal and external inspections of the **Buildings** at least every three months or as permitted under the tenancy agreement. **You** must:
 - i. maintain a log of such inspections and retain that log for at least 24 months, and
 - ii. carry out a six monthly management check of the inspections log
- b. obtain and record written formal background identification of any prospective tenant
- c. obtain and retain a written employers reference for any new tenant
- d. obtain and record details of **Your** tenants' bank account and verify those details by receiving at least one payment from such account, and
- e. advise **Your** tenant, where sub-letting is allowed by the tenancy agreement, that they must follow the procedures laid out in items (2) (3) and (4) for all lettings that they arrange.

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Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

Your rental property	
Question	Answer provided
Is your property a Holiday Let?	No

Cover options	
Question	Answer provided
Your estimated rebuild cost	£700,000
Excess protection	Don't include this cover

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The property	
Question	Answer provided
<p>The building is of standard construction. This means it has:</p> <ul style="list-style-type: none"> • brick, stone or concrete walls • timber or concrete floors • a slate, tile or concrete roof 	I agree
<p>My property is in a good state of repair. This means:</p> <ul style="list-style-type: none"> • it is structurally sound • there is no evidence of rot, damp, or infestation • there is no faulty wiring or plumbing • there is no damage to the roof or chimney 	I agree
There is no building work in progress	I agree
My property has never been flooded	I agree
<p>My property:</p> <ul style="list-style-type: none"> • doesn't have a history - or show signs of - subsidence, landslip, or ground heave • isn't built on low lying land that has previously been filled or raised (known as 'made up ground') • isn't above underground workings (for example, tunnelling or mining) 	I agree

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The property is not listed.	I agree
No more than 25% of the total roof area is flat.	I agree

Security at the property	
Question	Answer provided
<p>All main exit doors have at least one of these locks:</p> <ul style="list-style-type: none"> • a mortice deadlock • a mortice deadlock conforming to BS3621 • a key-operated multipoint lock • a rim automatic deadlatch with key-locking handle 	I agree
All accessible windows are fitted with locks that have a removable key, or are permanently screwed shut.	I agree

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The property's usage	
Question	Answer provided
I own the whole building.	I agree
The property is only used for residential purposes.	I agree
The entire property will never be left unoccupied for more than 45 consecutive days, once tenants have moved in.	I agree
Each flat is self-contained. This means: <ul style="list-style-type: none"> • it has its own cooking facilities • it has its own bathroom facilities • your tenants are in control of access to their part of the property 	I agree

The property's occupancy	
Question	Answer provided
The entire property will be occupied when the policy starts.	I agree

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Tenancy agreements	
Question	Answer provided
I will have a single tenancy agreement in place for each self-contained flat.	I agree
<p>The property will be let under one of the following agreements:</p> <ul style="list-style-type: none"> • an assured tenancy • an assured shorthold in England & Wales • a regulated tenancy agreement • an occupation contract in Wales 	I agree

About the landlord	
Question	Answer provided
At least one of the property owners is a UK resident or a UK-registered company	I agree

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Financial and claims	
Question	Answer provided
I've never had any request for insurance refused, or had any insurance cover restricted or cancelled by an insurer.	I agree
I, and anyone else with a financial interest in the property (excluding tenants), have never been: <ul style="list-style-type: none"> • declared bankrupt • the director of a company that has entered or completed liquidation 	I agree
I, and anyone else with a financial interest in the property (excluding tenants) have never been the subject of a county court judgment	I agree
Neither I, nor anyone with a financial interest in the property (excluding tenants) has been convicted of any criminal offence (excluding minor motoring offences).	I agree
No one has requested compensation from me because they've been injured or their property has been damaged.	I agree
I'm not aware of anything that could cause a future claim or compensation request.	I agree
In the last 5 years there haven't been any claims at the property. There also haven't been any events at the property that I could have claimed for, but either chose not to, or didn't have insurance in place at the time.	I agree

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Background checks	
Question	Answer provided
Checks are carried out on prospective tenants before any tenancy agreement is signed.	I agree
Select which checks are carried out:	Background and identity checks Independent references obtained Credit checks on prospective tenants or their guarantor Other