

# Residential Property Owners Policy Schedule

The Schedule, Policy, Clauses and Endorsements form one document. The Schedule replaces any previously issued Schedule.

<b>Policy Number</b>	ZUR/BOF00102519POL-25	<b>Insurer Reference</b>	JA392633
<b>Insured</b>	Lady Margaret Flats Management Company Ltd	<b>Insurer</b>	Zurich Insurance Company Ltd
<b>Business</b>	Residential Management Company or Association		
<b>Risk Address</b>	No 57-91 (Odd's Only), Sandgate, Swindon, Wiltshire, SN3 4HH		
<b>Period of Insurance</b>	From 30/09/2025 to 29/09/2026 (Or any subsequent period for which the Insurer accepts renewal of this policy)		
<b>Next Renewal Date</b>	30/09/2026		
<b>Premium</b>	<b>Block of Flats</b> £7,563.73	<b>Terrorism</b> N/A	<b>Total Payable</b> £7,563.73
<b>Insurance Premium Tax*</b>	£907.65	N/A	£907.65
<b>Total</b>	£8,471.38	N/A	£8,471.38
<b>Total Amount Payable</b>	£8,471.38	* Insurance Premium Tax levied by HM Government	

<b>Section 1</b>	<b>Material Damage</b>	<b>Section Operative</b>
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<b>Sums Insured</b>	Buildings Declared Value	£3,606,684
	Buildings Sum Insured	£4,869,023
	Contents of Communal Parts Sum Insured	£25,000 Per Block
	Residential Contents Sum Insured	£10,000
	Rent and Alternative Accommodation Limit	£1,217,256

**Insured Perils** All Insured Perils listed in Section 1 unless shown as excluded below

**Excluded Insured Perils** None

**Excesses**

All Insured Perils unless specified below	£350
Insured Peril 9) Water Damage	£500
Insured Peril 14) Subsidence	£2,500
Water Ingress causing damage to Buildings or Contents – see Endorsement 029 attached	£500
Sinkhole Cover Extension	£350

**Loss of Money Extension Limits** (a) i) £250,000 (a) ii) £2,500 (b) i) £250 (b) ii) £250

**Personal Accident Assault** (b) i) £10,000 (c) ii) £10,000 (d) i) £10,000 (b) ii) £100

<b>Extension Limit</b>		per week
<b>Section 2</b>	<b>Property Owners Liability</b>	<b>Section Operative</b>
	Limit of Indemnity	£10,000,000
	Extension 5 Tenants Liability restricted to	£1,000,000
<b>Section 3</b>	<b>Employers Liability</b>	<b>Section Operative</b>
	Limit of Indemnity	£10,000,000
<b>Section 4</b>	<b>Terrorism Extension</b>	<b>Section Inoperative</b>
<b>Clauses</b>	The interest of the lessee(s) of the unit(s) comprising the insured buildings and their mortgagees is included in this Policy and in the event of loss the names of all such interested parties shall be declared to the Insurer	
<b>Operative Endorsements</b>	990 991 008 029	
<b>Date of this Schedule</b>	06 October 2025	

Policy Form Reference ZCYX727AA

## ENDORSEMENTS

For Attachment to your Gallagher Property Owners Policy

**Endorsement No. 990:**

### Section 1 - Material Damage

We shall not be liable for any damage arising from the following Insured Peril(s)

#### 14. Subsidence

In respect of damage to the following property

#### Garages

**Endorsement No. 991:**

#### Increased Excesses

Please note that **your** policy is subject to increased **excesses**, please check **your** schedule for details.

**Endorsement No. 008:**

#### Tree Management Condition - Ongoing

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

- It is a condition of the policy that in respect of loss or damage caused by subsidence &/or heave &/or landslip and loss or damage as a result of falling trees (in part or otherwise) that **you** have the **building(s)** surveyed by a qualified arboriculturalist at least every three years
- all recommendations made by the arboriculturalist for preventing or minimising damage by trees and tree roots are carried out in full by **you** and at your own cost within three months of the date of survey or any other period agreed by **us**
- **you** have taken all necessary and appropriate action to implement the recommendations of the arboriculturalist that relate to trees and tree roots on neighbouring land not owned by **you**.

In the event of a claim the **Insured** will be required to provide evidence of inspection and the remedial action taken. All other terms and conditions remain unaltered.

**Effective From 30/09/2025 To 29/09/2026**

#### Endorsement No. 029 – Water Ingress Excess

**We** shall not be liable for the first £500 of each and every claim for any **damage** arising from ingress of water into the **buildings** by Insured Peril 15. Accidental damage.

If **your** policy is endorsed to apply a different **excess** than is shown on **your** Schedule for each and every claim for **damage** arising from ingress of water into the **buildings**, howsoever caused, then the higher of the two **excesses** shall apply.

If **your** policy is endorsed to exclude all losses for **damage** arising from ingress of water into the **buildings**, howsoever caused, then Endorsement No. 029 shall cease to be of any effect and the other endorsement shall take precedence.