



## PROPERTY OWNERS INSURANCE

### POLICY SCHEDULE

Please note you must advise any changes to the risk and items to be covered

<b>The Insurer</b>	XL Catlin Insurance Company UK Limited
<b>The Insured</b>	Moova Home Ltd
<b>Policy Number</b>	OAS0716012
<b>Unique Market Reference (UMR) Number</b>	B0334SC3342018378
<b>Effective Date</b>	03 July 2018
<b>Expiry Date</b>	02 July 2019
<b>Correspondence Address</b>	c/o Oasis Property Insurance First Floor, 7 Warwick Street Worthing, West Sussex BN11 3DF

#### Business

Owner or Lessor of property and/or land stated in the insured Sections and Appendices attaching to and forming part of this Policy

<b>Date of Issue</b>	04 July 2018
<b>Reason for Issue</b>	Renewal

#### Policy Sections and Wordings

Policy Introduction/General Conditions and Exclusions plus

<b>Section 1</b>	Property Damage Events
<b>Section 2</b>	Commercial Loss of Rent Event
<b>Section 3</b>	Employers Liability
<b>Section 4</b>	Property Owners Liability
<b>Section 5</b>	Legal Protection

#### Premium Summary

All premiums stated in this Schedule include Insurance Premium Tax (IPT) if applicable. IPT is levied on exposures situated within Great Britain and Northern Ireland; the current operative rate is 12% of the insurance premiums charged

Premiums stated in this Schedule correspond to the Period of Insurance and the Reason for Issue

<b>All Sections</b>	£494.93
<b>Insurance Premium Tax</b>	£59.39
<b>Total Premium</b>	£554.32

Authorised Signatory

Issue Reference

JQ/AB

**SECTION 1 - PROPERTY DAMAGE EVENTS**

<b>Total Buildings Declared Value (Sum Insured)</b>	£376,064	(£507,686)
<b>Total Contents Declared Value (Sum Insured)</b>	£626	(£845)
<b>Total Sum Insured</b>	£508,532	

**SECTION 2 - LOSS OF RENT EVENTS****Residential Loss of Rent and Alternative Accommodation**

Residential Property is defined as the flat, block of flats, apartment block, maisonette or house situated at the Premises (other than temporary/holiday accommodation) and as a result of Damage the insurer will indemnify the Insured in respect of Rent and Alternative Accommodation up to a total of 35% of the Sum Insured applying to the Residential Property or to the parts of the Residential Property Damaged subject to the terms and conditions stated in the policy

<b>Commercial Loss of Rent Sum Insured</b>	Not Insured
<b>Maximum Indemnity Period (Months)</b>	

**SECTION 3 - EMPLOYERS LIABILITY**

<b>Limit of Indemnity</b>	Not Insured
<b>Category of Employee</b>	
<b>Employers Reference Number</b>	

**SECTION 4 - PROPERTY OWNERS LIABILITY**

This Section shall only apply in respect of injury loss and damage for which the Insured is liable

a. as Owner or Lessor of the Premises and or land detailed in this Schedule or any Appendix attaching to and forming part of this Schedule

b. arising out of any premises disposed of by the Insured to which Section 3 of the defective Premises Act 1972 or Section 5 of the defective Premises (Northern Ireland) Order 1975 applies

Nothing contained in this Section to the contrary shall override this restriction

<b>Limit of Indemnity</b>	£5,000,000
<b>Excess</b>	£250

**SECTION 5 – LEGAL PROTECTION (cover provided by DAS Legal Expenses)****Insured incidents covered under this Section**

1. Repossession
2. Property Damage
3. Eviction of Squatters
4. Rent Recovery
5. Legal Defence
6. Helplines

<b>Limit of Indemnity</b>	£50,000 (any one claim)
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## SPECIAL CLAUSES

### Illegal Cultivation of Drugs (Applicable to the whole Policy)

We will indemnify You in respect of Damage arising from Your tenants 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). You will lose Your right to indemnity in respect of a Residential Unit if You, or anyone acting on Your behalf, do not:

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

### Occupancy Clause

The liability of the Insurer shall not apply in respect of residential occupancy by asylum seekers, refugee persons, local authority and/ or housing association tenants, mental health rehabilitation tenants, tenants on drug or alcohol rehabilitation and/or students (except for post graduate students).

### Contractors Clause

Any contractor working on or at the Premises must carry their own Public Liability Insurance (Minimum £2M Limit) and any necessary hot-work permits.

### Cancellation Clause

If the Policy is cancelled the Insured will be entitled to a pro rata refund of premium for the unexpired period subject to an administration fee of £35 being retained. The Insured will not be entitled to any refund of premium in the event a claim has been submitted under the Policy unless otherwise agreed by us on behalf of the Insurer.

### Survey Condition

The Insurer may wish to survey the premises and cover is subject to compliance with any reasonable risk improvement requirements within agreed timescales.

### Contents Condition

Contents cover applies at the premises only and excludes Personal Possessions and items normally worn or carried about the person.

## APPENDIX TO THE PROPERTY DAMAGE AND LOSS OF RENT EVENTS SECTIONS

<b>The Insured</b>	Moova Home Ltd
<b>Insured Address</b>	6-9 Lumley Close Grange Park, Swindon Wiltshire SN5 6JD
<b>Premises Occupation</b>	Block of 4 Purpose Built Flats

<b>Buildings Declared Value (Sum Insured)</b>	£376,064	(£507,686)
<b>Contents Declared Value (Sum Insured)</b>	£626	(£845)

<b>Sum Insured</b>	£508,532
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<b>Commercial Loss of Rent Sum Insured</b>	Not Insured
<b>Indemnity Period (Months)</b>	

### Interested Parties

In accordance with the Property Damage Events Section of the Policy Basis of Settlement Adjustments item numbers 17 and 20, the interest of Freeholders, Lessees, Mortgagees, General Interests and Hire Agreements are noted in this insurance subject to their identity being disclosed to the Insurer in writing in the event of Damage

### Specified Interests

Insured Events	Excess
Fire, Lightning, Aircraft, Explosion, Earthquake, Subterranean Fire	£0
Accidental Damage, Theft, Attempted Theft, Escape of Oil, Riot, Civil Commotion, Strikers, Locked out workers, Persons taking part in labour disturbances, Malicious Persons, Storm, Flood, Impact	£100
Escape of Water	£250
Subsidence, Ground Heave, Landslip	£1,000

<b>Uninsured Events</b>	Sprinkler Leakage
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<b>Terrorism</b>	Not Insured
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<b>Premium (including Insurance Premium Tax)</b>	£554.32
<b>Terrorism Premium (including Insurance Premium Tax)</b>	£0.00
<b>Total Premium (including Insurance Premium Tax)</b>	£554.32