

Properties Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover You have not received any personal recommendations from RSA.

Policy Number: RSAP9046291300

Your Details

Policyholder: Viamed Properties Ltd

Policyholder's Address: 15 Station Road, Cross Hills, Keighley, West Yorkshire BD20 7DT

Business: Property Owner

Your Intermediary

Intermediary Name: SAGAR INSURANCES (RSA Select Scheme)

Address: Group First House, 12A, Mead Way, Padiham, Burnley, BB12 7NG

Intermediary number: 0000011407

Your Policy Dates

Period of Insurance: From: 02/12/2024 To: 01/12/2025

Renewal Date: 02/12/2025

Your Premium Information

Premium: £351.60 **Insurance Premium Tax:** £42.19

Total Amount Due: £393.79

Reason for Issue: New Policy

Annual Premium Summary

Your Premium, inclusive of Insurance Premium Tax, is comprised of

Total amount allocated to all Premises in respect of Property Damage Insurance and Property Owners' Liability (Section 2 of Liability Insurance):	£340.80
Premium payable for all other applicable Insurances:	£52.99
Total amount payable:	£393.79

Premises

13 Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom BD20 7EH

Residential Use: Working Occupant(s), Not Benefits Assisted

Premises Applicable Clauses

The following clauses apply to these Premises as detailed under the Additional Terms and Conditions:

LFF001 - Landlords Fixtures and Fittings and or Roadways, Paths, Yards and Car Parks

RES006B - Residential Tenancy Requirement

Insurances applicable to the above Premises

Property Damage Insurance

Operative Events

- | | |
|---|----------|
| • Events 1-7 and 9: | Included |
| • Event 8 (Subsidence, Ground Heave or Landslip): | Included |
| • Event 10 (Any other accident): | Included |

Buildings

Included

Declared Value:	£328,200
Uplift Level:	30.00%
Sum Insured:	£426,660

Fixtures and Fittings

Included

Landlord's Contents

Included

Specified Items:

Not Included

All other Contents:

Included

Sum Insured:	£10,500
--------------	---------

Rent

Included

Annual Rent Receivable:	£41,025
Indemnity Period:	24 Months
Rent Sum Insured:	£82,050

Alternative Accommodation Costs:

Included

Indemnity Period:	36 Months
Limit of Liability:	£127,998

Outstanding Debit Balances

Included

Limit of Liability: £50,000

Your Contribution

In respect of Buildings and Rent:

- Event 1 (Fire, smoke, lightning, explosion and earthquake): Nil
- Event 4 (Escape of water or oil): £100
- Event 8 (Subsidence, Ground Heave or Landslip): £1,000
- Any other Damage: £100

In respect of Landlord's Contents:

- Event 1 (Fire, smoke, lightning, explosion and earthquake): Nil
- Event 4 (Escape of water or oil): £100
- Event 8 (Subsidence, Ground Heave or Landslip): £1,000
- Any other Damage: £100

Terrorism Insurance

Not Included

Annual Property Damage and Property Owners' Liability Premium Allocation for these Premises, including Insurance Premium Tax

£340.80

Other Insurances applicable to the Policy

Liabilities Insurance

Section 1 – Employers’ Liability	Not Included	
Section 2 – Property Owners’ Liability	Included	
Limit of Indemnity any one Event:		£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:		£5,000,000
Your Contribution:		£250
Section 3 – Legal Defence Costs	Included	
Limit of Indemnity in any one Period of Insurance:		
• Part A:		N/A
• Part B:		£250,000
Section 4 – Legionellosis Liability	Included	
Limit of Indemnity:		£5,000,000
Your Contribution:		£100

Legal Expenses Insurance

	Included	
Limit Any One Claim (except where otherwise stated in the Policy):		£250,000
Limit in total for all claims in any one Period of Insurance:		£1,000,000

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy

CWL003A - Contract Works Extension (£100,000)

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Buildings** extends to include **Contract Works** to the extent to which **You** have contracted to arrange cover

Contract Price: £100,000

excluding

- 1 **Your Contribution** as shown in the **Schedule**
- 2 any amount in excess of **Contract Price**
- 3 non-ferrous metals
- 4 any **Property** which is otherwise insured.

The meaning of **Contract Works** and **Contract Price** is included in '**Definitions - Words with Special Meanings**'

LEX001A - Legal Expenses Residential Letting Requirement

This clause applies to Legal Expenses Insurance in this **Policy**.

It is a requirement of this Insurance that **You** obtain and verify a satisfactory reference from potential tenants before commencement of a **Tenancy Agreement**.

Failure to comply with this requirement may result in Us not paying Your Legal Expenses claim.

REP001 - Renovation or Repair Exclusion

No cover shall be provided under this **Policy** if and to the extent that any **Damage** arises as a result of renovation or repair to **Buildings** at the **Premises** other than

- 1 **Contract Works** not exceeding the **Contract Price**
- 2 **Contract Works** notified to and accepted by **Us**

during the **Period of Insurance** of this **Policy**.

The meaning of **Contract Price** and **Contract Works** is included in '**Definitions - Words with Special Meanings**'.

The following clauses apply if listed under **Premises Applicable Clauses**

LFF001 - Landlords Fixtures and Fittings and or Roadways, Paths, Yards and Car Parks

In the event of a claim being made in respect of: Roadways, Paths, Yards and Car Parks; and or Landlords Fixtures and Fittings, and that the item(s) has no sum insured noted on the **Policy Schedule**, it is **Our** intention that provided the **Declared Value** shown against the **Building(s)** item is adequate, **We** will deal with the claim as per the terms and conditions of the **Policy**.

You still have a duty to make a fair presentation of the risk, the total amount payable shall not exceed the sum insured shown under the item for **Building(s)**

RES006B - Residential Tenancy Requirement

It is a requirement of this Insurance that the residential portions of the **Buildings** are occupied by a private individual(s) under an **Acceptable Tenancy** that has been entered into between **You** or an **Agent** and the **Tenant** and not between:

- A. **You** or an **Agent** and an organisation; or
- B. **You** or an **Agent** and any agent or agency acting on behalf of the **Tenant**

Acceptable Tenancy means either:

- i. an assured tenancy with an initial period of at least 6 months; or
- ii. an assured shorthold tenancy with an initial period of at least 6 months if the **Premises** are in England; or
- iii. an occupation contract with an initial period of at least 6 months if the **Premises** are in Wales; or
- iv. a short assured tenancy with an initial period of at least 6 months if the **Premises** are in Scotland; or
- v. a private residential tenancy if the **Premises** are in Scotland; or
- vi. a regulated tenancy agreement; or
- vii. a leasehold agreement with an initial period of at least 12 months; or
- viii. an Employee; or
- ix. a family member

For the purposes of this Requirement:

Employee means any individual under a contract of service or apprenticeship with **You** or the **Tenant**

Failure to comply with this requirement will result in Us not paying Your Property Damage or Liabilities claim.