



Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What's enclosed

- Your statement of fact
- Certificate of employers' liability insurance
- Policy wording

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - This policy schedule
 - Your statement of fact
 - Certificate of employers' liability insurance
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your broker's details

Name	JOHNSTON PARK MCANDREW
Agency number	0480058

Your schedule

Commercial and Residential Landlords Insurance

Your details

The insured	K & Q Freeholder Ltd
Correspondence address	Lancaster House 67 Newhall Street Birmingham West Midlands United Kingdom B3 1NQ

Helpful information

➤ **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£3,625.91
Insurance Premium Tax (IPT) at the current rate	£435.12
Total amount payable	£4,061.03

Your period of insurance

Date this policy starts	25 December 2018
Date this policy expires	24 December 2019
Renewal date	25 December 2019

Your business description

Business activity	Property Owner
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➤ The **Business description** is the activities you are covered for

Your property covers

Property 1

Address	Flat 1 - 27 Kings Court 26 Bridge Street Birmingham West Midlands United Kingdom B1 2JR
Property type	Flats (Purpose Built)
Residential occupant type	Private Rental
Buildings	✓ covered
Buildings reinstatement declared value	£3,490,000
Buildings sum insured	£5,235,000
Subsidence	✓ covered
Accidental damage	✓ covered
Rental income including service charges	✓ covered
Rent sum insured	£661,453
Maximum indemnity period	36
Landlords contents	✓ covered
Landlords contents sum insured	£56,250
Accidental damage	✓ covered

☛ If the **Residential occupant type** is noted as Residential, Private Rental or Leaseholder this does not include cover for properties let to Students

☛ **Buildings reinstatement declared value** is the cost of rebuilding the property as new at the start of each period of insurance, including additional costs to comply with public authority requirements, professional fees and debris removal costs.

Excesses that will apply to property 1

The excesses below only apply to this property.

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£0
Damage caused by flood.	£500
Damage caused by subsidence, ground heave or landslip.	£1,000
Damage caused by malicious damage or theft by tenants.	£500
All other damage where an excess applies.	£500

☛ **Excess** is the first part of each and every claim paid by you

Property 2

Address	Flat 1 - 27 Queens Court 24 Bridge Street Birmingham West Midlands United Kingdom B1 2JR
Property type	Flats (Purpose Built)
Residential occupant type	Private Rental
Buildings	✓ covered
Buildings reinstatement declared value	£3,479,000
Buildings sum insured	£5,218,500
Subsidence	✓ covered
Accidental damage	✓ covered
Rental income including service charges	✓ covered
Rent sum insured	£661,453
Maximum indemnity period	36
Landlords contents	✓ covered
Landlords contents sum insured	£56,250
Accidental damage	✓ covered

► If the **Residential occupant type** is noted as Residential, Private Rental or Leaseholder this does not include cover for properties let to Students

► **Buildings reinstatement declared value** is the cost of rebuilding the property as new at the start of each period of insurance, including additional costs to comply with public authority requirements, professional fees and debris removal costs.

Excesses that will apply to property 2

The excesses below only apply to this property.

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£0
Damage caused by flood.	£500
Damage caused by subsidence, ground heave or landslip.	£1,000
Damage caused by malicious damage or theft by tenants.	£500
All other damage where an excess applies.	£500

► **Excess** is the first part of each and every claim paid by you

Other policy covers

Property owners liability	✓ covered
Limit of indemnity	£5,000,000
Employers' liability	✓ covered
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000
Terrorism	✗ not covered
Legal expenses	✗ not covered

► **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

Excesses that apply to other policy covers

The excesses below apply to your policy.

► **Excess** is the first part of each and every claim paid by you

cover	excess
Property owners liability	£200