

Residential Property Owners

Policyholder:

Leicester House RTM Co Limited

Address:

c/o NRM
Wherry Road
Norwich

Postcode: NR1 1WS

Your Agent is:

One Broker (Norwich) Ltd

Address:

Lakeside 300
Old Chapel Way
BROADLAND BUSINESS PARK
Norwich NR7 0WG

Telephone No: 01603 760511

Email: karen.wilson@ktib.co.uk

Agent No: 813

Business: Property Owner and no other for the purposes of this insurance

Effective Date: 31/12/2019

Renewal Date: 31/12/2020

Expiry Date: 30/12/2020

Date of Issue: 31/12/2019

Arch Insurance (UK) Limited, Registered address: 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ - (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

A full policy wording may be found at www.arista-insurance.com/products.htm. Should you require a hard copy of the policy schedule or policy wording please contact your insurance agent.

If after reading your schedule you have any questions, please contact your agent as noted above.

		Available Extensions	
Cover Summary	Cover Selected	Option	*Premium Indication
Property Damage Please refer to your schedule for full details of specific covers selected under this section.	✓		
Equipment Breakdown	✓		
Legal Liabilities			
Employers Liability	✓		
Property Owners Liability	✓		
Landlords Legal Expenses	✓		
Rent Indemnity	✗	Limit of Indemnity: £50,000	£889.08
Extended Loss of Rental Income	As Defined in Policy Schedule		
Terrorism	✓		£716.46
Engineering Inspection	✗		£225.00

If you wish to include any of these covers please advise your agent in order that your specific requirements can be established and premiums confirmed.

***Premiums are subject to terms, conditions and the addition of Insurance Premium Tax or VAT where applicable.**

The following sections apply ONLY to the Premises specified below

Premises: 1a, 1-33, Leicester House, Thomas Wyatt Close, Norwich, Norfolk NR2 2TN

Property Damage Section

The following contingencies will apply to ALL items in this section:

- Fire •Lightning •Explosion •Aircraft •Earthquake •Subterranean Fire •Impact
- Falling Aerials/Masts •Riot and Civil Commotion •Malicious Persons •Storm •Flood
- Escape of Water •Escape of Oil •Theft

The following additional contingencies will apply to ALL items in this section:

- Subsidence •Malicious Damage by Tenant •Accidental Damage

*The excess for all items covered under this Section is **£100** each and every loss, unless otherwise stated*

Subsidence Excess:	£1,000
Escape of water Excess:	£250
Malicious Damage by Tenant Excess:	£500

Cover

Buildings	Sums Insured £7,950,711
Loss of Rent and Alternative Accommodation	20%
Landlords Contents and Contents in Communal Parts	£10,000

Equipment Breakdown Section

Cover

Covered Equipment	Limit The sums insured as detailed in the Property Damage Section
Business Interruption	Any one Accident: £100,000
	Subject to a maximum any one claim under this Section of: £5,000,000
	Excess: £250 applies to each and every claim

The following section(s) apply to all Premises covered by this policy

Landlords Legal Expenses and Rent Indemnity Section

Cover

Landlords Legal Expenses

Included within the Cover

Repossession
Property Damage, nuisance and trespass
Recovery and Rent Arrears
Prosecution Defence

Legal & Tax Advice Helpline:
Counselling Helpline:

Register at www.araglegal.co.uk with promotional code **X1232K169654**

Employers Liability Sub Section

Cover

Employers Liability
Number of Employees

Property Owners Liability Sub Section

Cover

Property Owners Liability

Terrorism

Insured

Limit of Indemnity

£250,000

0344 472 2924

0333 000 2082

Indemnity Limit

£10,000,000

1

Indemnity Limit

£5,000,000