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Date of this letter  
07 September 2018  
Agency number  
HL 8443063

One Broker (Cambridge) Ltd  
First Floor  
8200 Cambridge Research Park  
Beach Drive  
Cambridge  
CB25 9TL

## Flats certificate

This certificate of cover is a summary supplied for information and does not form part of the policy. You can find full details of cover, terms and conditions in the policy.

### Cover details

Insured	The Beeches (No 12) Management Company Ltd		
Managing agent	JM Estates Ltd		
Policy number	HL BDX 6974543		
Qube reference	701		
Period of insurance	05 September 2018 to 31 December 2018		
Risk address	Gander Drive 5-16 The Beeches Basingstoke RG24 9JR		
Buildings sum insured	£1,369,156 (DV: £1,190,570)		
Loss of rent / Alternative accommodation	£297,643	Indemnity period:	Until Habitable
Contents sum insured	£25,000		
Public liability	Included	Limit of indemnity:	£5,000,000
Employers liability	Included	Limit of indemnity:	£10,000,000

### Premium details

Insurance Premium (inc IPT at the current rate)	-£43.12
Terrorism Premium (inc IPT at the current rate)	N/A
<b>Total</b>	<b>-£43.12</b>

### Cover

Standard package of cover	Included
Encore enhancements	Included
Subsidence cover	Included
Terrorism cover	Not included
Noted interested party	N/A

### Excesses

Fire, Lightning, Earthquake, Explosion & Impact	Nil
Aircraft, Riot & Civil Commotion	Nil
Escape of water	£250
Flood	£250
Storm	£250
Malicious damage	£250
Subsidence	£1,000
All other insured damage	£250



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## **F01 NWBIB COVER ENHANCEMENT ENDORSEMENT (2016)**

### TRACE AND ACCESS

Under Section 1 - The Buildings Paragraph 3 Extensions - c) Trace and Access is restated as follows:

#### c) Trace and Access

the reasonable costs necessarily incurred by You in locating the source and subsequent making good of Damage under paragraph 2g) and paragraph 3b) but not:

- any amount in excess of £100,000 in respect of any one Block of Flats or Private Dwelling House
- any amount in excess of £250,000 in any one year of Insurance

### LOSS OF RENT & ALTERNATIVE ACCOMMODATION EXPENSES INCREASE LIMIT

#### CLAUSE

Under Section 1 - The Buildings Paragraph 3 Extensions - e) Loss of Rent and Alternative Accommodation Expenses is restated as follows:

#### e) Loss of Rent and Alternative Accommodation Expenses

- i) rent (including ground rent and management charges) You should pay or should have received but have lost
- ii) the costs of reasonable alternative accommodation for Residents and temporary storage of Resident's furniture
- iii) the cost of reasonable accommodation in kennels or catteries for Resident's dogs and cats

while

- iv) the Flat or Private Dwelling House is unfit to live in or

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A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. Telephone calls are recorded and monitored. Insurers, their agents and fraud prevention agencies obtain and share information with each other to prevent and detect fraudulent claims. This helps to protect our customers and ourselves from such activity

v) access to the Flat or Private Dwelling House is denied

as a result of Damage insured by this Policy but not:

- any amount in excess of 25% of the Sum Insured

but in respect of each individual Flat or Private Dwelling House the payment made may be adjusted according to the percentage contribution made by each Flat or Private Dwelling House towards the total management charges and/or ground rent of the Block of Flats or housing development

#### THEFT OF KEYS

Under Section 1 - The Buildings Paragraph 3 Extensions - g) Theft of Keys is restated as follows:

g) Theft of Keys

the reasonable costs necessarily incurred in replacing external door locks at the Block of Flats or Private Dwelling House including external door locks for individual Flats following loss of keys by

i) theft from the Block of Flats, individual Flats Private

Dwelling House or Registered Office or from the home of

or

ii) theft following hold-up whilst such keys are in the personal custody of

You or any Employee authorised to hold such keys

but not:

- any amount in excess of £10,000 in respect of any one Block of Flats or Private Dwelling House

- any amount in excess of £50,000 in any one year of insurance

#### REMOVAL OF NESTS

Under Section 1 - The Buildings Paragraph 3 Extensions - j) Removal of Nests is restated as follows:

j) Removal of Nests

the cost of removing wasps or bees nests from the Block of Flats  
or Private Dwelling House

but not:

- any amount in excess of £500 in respect of any one claim

## UNAUTHORISED OCCUPATION

Under Section 1 - The Buildings Paragraph 3 Extensions - I)

Unauthorised Occupation is restated as follows:

I) Unauthorised Occupation

If during the period of insurance unauthorised persons take  
possession keep possession or occupy the Block of Flats Your Flat  
or Your Private Dwelling House

We will pay

- i) the costs You incur in terminating such unauthorised use
- ii) the cost of metered electricity gas or water for which You are  
legally responsible arising from such unauthorised use but not  
any amount
  - in excess of £15,000 in respect of any one Flat or Private  
Dwelling House
  - in excess of £25,000 in the aggregate in any one period of  
Insurance

## REINSTATEMENT TO MATCH

Under Section 1 - Buildings the following is added to Paragraph 3  
Extensions:

m) Reinstatement to Match

the cost of replacement or modification of non-damaged parts of

the buildings that form part of a suite, common design or function where the damage is restricted to a clearly identifiable area or to a specific part

Provided always that our liability will in no case exceed 10% of the Sum Insured any one occurrence or the amount that would have been payable had the suite, common design or function been wholly destroyed, whichever is the less

#### NON INVALIDATION

Under Section 1 - The Buildings the following is added to Paragraph 3 Extensions:

##### n) Non Invalidation

the cover provided by this section will not be invalidated by any act or omission or an alteration where the risk of damage is increased unknown to you and beyond your control, provided that when you become aware of it, you tell us immediately and pay any necessary additional premium and comply with any additional terms agreed with us

#### FLY TIPPING

Under Section 1 - The Buildings the following is added to Paragraph 3 Extensions:

##### o) Fly Tipping

the cover provided by this section will include the costs You necessarily and reasonably incur in clearing and removing any property illegally deposited in or around the Buildings but not:

- any amount in excess of £25,000 in any one period of insurance
- the first £500 of each and every claim



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## F02 ASBESTOS AMENDMENT (NWBIB)

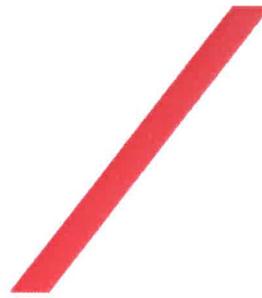
Section 3 - Public Liability will not pay claims:

- 1) relating to the fear suffered by any person of the consequences of exposure to asbestos
- 2) in respect of property damage, nuisance or trespass, unless arising from contamination resulting from the unplanned release of asbestos due to a sudden incident which happens at a specific time and place during the period of insurance in the course of any work, process or other operation.
- 3) to rectify, remedy, repair, replace, re-apply, modify, investigate, access or remove asbestos in or on premises
  - (a) that you have disposed of
  - (b) owned, leased, let, rented, hired or lent to you
  - (c) for which you have any statutory duty to manage asbestos
- 4) clean-up costs in any way caused or contributed to by asbestos.

The maximum amount we will pay for the total of all damages in respect of property damage, nuisance or trespass, as a result of all occurrences during any one period of insurance caused by or arising from asbestos is £5,000,000.

Definition of Asbestos:

Asbestos in any form, asbestos fibres or particles or derivatives of asbestos or any material containing asbestos.



## **Notice to policyholder**

### Data Protection Notice

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy) to find all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy