



Residents/line POLICY SCHEDULE

Insured

Policy Number HC23090085

COACH HOUSES (BLACKPOOL) LIMITED
C/o Homestead Consultancy Services Ltd
50 Wood Street
ST ANNES ON SEA
Lancashire
FY8 1QG

The Business: Ownership and/or Management of the Residential Property Specified

Period of Insurance: From: 01/04/11

Expires Midnight: 31/03/12

Renewal Date: 01/04/12

Premium Due: £3,885.35 (including Insurance Premium Tax at 6% of £219.93)

Annual Premium: £3,885.35

Statement of Price:

Please note that your annual insurance premium may include an amount or amounts for additional covers or services. Please read your schedule and other documentation carefully to ensure you know how much you are paying in total.

SUMMARY OF COVER

	<u>Section Premium</u>
1) Asset Protection	
Property Damage – All Risks	£3,885.35
2) Asset / Revenue Protection	
Terrorism	Not Insured
3) Legal Liabilities	
Employers Liability	Included
Property Owners Liability	Included
Property Owners Legal Protection	Included
Directors & Officers Liability	Not Insured

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment of acceptance of this insurance's failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.



ASSET PROTECTION - Property Damage – All Risks

Location of Property Insured

101-412 Ensign Court Westgate Road LYTHAM ST ANNES Lancashire FY8 2TS

Description/Occupation of Property Insured

The Policyholder's block(s) of private dwelling flats

Item	Description	Sum Insured
1)	BUILDINGS	£4,286,544
2)	CONTENTS OF COMMON AREAS	£25,000 limit per building

The Excess in respect of Contingency Groups (a), (b), (c), and (d) is as follows

Contingency Group (a)	£100
Contingency Group (b)	£100
Contingency Group (c)	£100
Contingency Group (d)	£100

Additional Contingency Applicable: **Subsidence**

The Excess in respect of Additional Contingency Subsidence is **£1,000**

Endorsements Applicable

General Condition 13 Index Linking applies to item 1

ASSET/REVENUE PROTECTION – Terrorism Section

The Premises

As detailed in the Sections of this policy where the Head of Cover is otherwise insured but only in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Isle of Man or the Channel Islands

The Property Insured

As detailed in the sections of this policy where the Head of Cover is otherwise insured.

Excess / Excesses

As detailed in the sections of this policy where the Head of Cover is otherwise insured.

Sum Insured / Limits of Liability

As detailed in the sections of this policy where the Head of Cover is otherwise insured.



LEGAL LIABILITIES

	Limit of Indemnity
1. Employer's Liability	£10,000,000 for any one Occurrence
2. Public Liability	£5,000,000 for any one Event
Endorsements applicable:	None

LEGAL LIABILITIES – Property Owners Legal Protection

Limit of Indemnity:	£50,000 per claim
Excess:	NIL
Endorsements applicable:	None

LEGAL LIABILITIES – Directors & Officers Liability

Limit of Indemnity:	Not Insured
Excess:	NIL
Endorsements applicable:	None

