WITH EFFECT FROM 01 04 24 THE MASTER SCHEDULE READS AS FOLLOWS:-

INSURER: Royal & Sun Alliance Insurance Ltd
17 YORK STREET,MANCHESTER,M2 3RS
TEL. 0161 9231227

POLICYHOLDER/INSURED:

THE MANOR FIELDS ESTATE LIMITED

ADDRESS: MANOR FIELDS ESTATE
PUTNEY HILL
LONDON
SW15 3NE

OCCUPATION/BUSINESS:
PROPERTY OWNERS

REASON FOR ISSUE :
2024 POLICY SCHEDULE

NEXT RENEWAL DATE: 01 04 25

	£
ADDITIONAL PREMIUM	63070.99
INSURANCE PREMIUM TAX	7568.52
TOTAL ADDITIONAL PREMIUM	70639.51

AGENCY: TYSERS INSURANCE BROKERS LIMITED
2ND FLOOR
11 YORK STREET
MANCHESTER
M2 2AW

SIGNED:.....
(FOR THE INSURERS)
DATE: 16 04 24
IDENTIFIER: S00047
ACCOUNT NO: P10-10-VS9770F

Royal & Sun Alliance Insurance Ltd (No. 93792).
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SECTION - BUILDINGS
ITEM 1

BUILDINGS OF
MANOR FIELDS ESTATE
PUTNEY HILL
LONDON
SW15 3NE

SUM INSURED	£ 108757800
LEGAL RESPONSIBILITIES TO THE PUBLIC	
Limit of indemnity	£ 5 million
Health & Safety at Work Act costs	£10000
EXCESS (WHERE APPLICABLE)	£ 500
EXCEPT FOR	
SUBSIDENCE, HEAVE OR LANDSLIP EXCESS	£1000

OTHER INTERESTS:
The interests of the freeholder and the head lessee of the building or block of flats (if they are not the policyholder), the owner of lessee of each building or flat and mortgagees of any of the deemed to be noted

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SECTION - CONTENTS
ITEM 1

CONTENTS OF
MANOR FIELDS ESTATE
PUTNEY HILL
LONDON
SW15 3NE

BASIS OF COVER IS ACCIDENTAL DAMAGE

SUM INSURED	£ 158712
SINGLE ITEM LIMIT	£ 2080
EXCESS (WHERE APPLICABLE)	£ 500

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POLICY RH-RKL267683 PAGE 4

SECTION - LEGAL EXPENSES
ITEM 1

SUM INSURED	£ 50000

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SECTION - LEGAL RESPONSIBILITIES

ITEM 1	LEGAL RESPONSIBILITIES TO EMPLOYEES	
	Limit of indemnity	£ 10million
	Health & Safety at Work Act costs	£10000

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RSA

SUMMARY OF LIMITS

THIS MUST BE READ IN CONJUNCTION WITH THE POLICY WORDING

SECTION - BUILDINGS	
Short term accommodation costs,rent or maintenance	One third of sum insured
Legal fees for removing squatters	£10,000
Loss of metered water and oil	£5000
Trace and access	£5000
Damage to gardens caused by emergency services	£25000
Locks and keys	£1000
Removal of wasps or bees nests:-	
limit for each claim	£200
limit for insurance period	£5000
Tree felling and lopping:-	
limit for each claim	£500
limit for insurance period	£2500
Money	£1000
SECTION - CONTENTS	
Contents temporarily away from the buildings	£2500
Contents in the garden	£500
Gardening equipment and furniture in outbuildings	£5000

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RSA

Meeting Your Demands and Needs

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

This product allows you to choose the level of cover from a range of options. Your schedule shows the cover you have selected. The choices you have made will depend on your personal circumstances, you should check your policy schedule carefully to ensure you have the required cover. The covers listed below meet the demands and needs of those wishing to benefit from the following protection:

Cover	Protection
Buildings/Contents Insurance	the structure of the buildings against damage not caused on purpose and the contents of the buildings against damage by specified causes
Full Accidental Damage	the contents of the buildings against damage not caused on purpose.
Legal Expenses	the cost of legal actions by you.

Further details of these and other benefits can be found in the Policy Summary and/or document.

This statement does not form part of the terms and conditions of your policy.

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

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RSA

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Fraud Prevention, Detection & Claims History

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees
- Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Or

Telephone 01422 325060(2).

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POLICY LEVEL OPERATIVE ENDORSEMENTS

TERCL1 Terrorism

Wherever any existing Terrorism exclusion applies or wherever the Special Provision - Terrorism appears in this policy it is deleted and replaced by the Terrorism Exclusion below:

Where no Terrorism exclusion applies, the following is added to your policy:

Terrorism Exclusion

This insurance does not cover damage or loss resulting from damage occasioned by or happening through or in consequence directly or indirectly of

a) Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss

and

b) in Northern Ireland

1) riot or civil commotion
2) strikers locked-out workers or persons taking part in labour disturbances or malicious persons but this shall not apply to damage by fire or explosion

This insurance also excludes damage or loss resulting from damage directly or indirectly caused by resulting from or in connection with any action in controlling preventing suppressing or in any way relating to an act of Terrorism

Terrorism means acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government

In any action suit or other proceedings where the Company alleges that by reason of this exclusion any damage or loss resulting from damage is not covered by this Policy the burden of proving that such damage or loss is covered shall be upon the Insured

MEMO1 DAY 1 UPLIFT
DAY ONE UPLIFT - PAGE 15 BUILDINGS SECTION - CLAIMS SETTLEMENT
IF YOUR SUM INSURED IS TOO LOW, IS DELETED AND REPLACED WITH:
IF AT THE TIME OF ANY LOSS OR DAMAGE THE DECLARED VALUE ON BUILDINGS

CONTINUED OVERLEAF

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POLICY LEVEL OPERATIVE ENDORSEMENTS

IS LESS THAN FULL REBUILDING COST, WE WILL ONLY PAY FOR PART OF THE LOSS OR DAMAGE. FOR EXAMPLE, IF YOUR DECLARED VALUE ONLY COVERS 80% OF THE COST OF REBUILDING, WE WILL ONLY PAY 80% OF YOUR CLAIM.
INFLATION PROTECTION - INDEX LINKING IS DELETED AND REPLACED WITH:
DAY ONE UPLIFT
THE VALUE SHOWN UNDER THE BUILDINGS SECTION OF THE SCHEDULE WILL BE THE DECLARED VALUE FOR THE BUILDING AND NOT THE SUM INSURED AS STATED. THE BUILDINGS DECLARED VALUE WILL BE SUBJECT TO AN UPLIFT OF 30%. THIS FIGURE WILL THEN REPRESENT THE BUILDINGS SUM INSURED FOR THE POLICY.

MEMO2 PUBLIC LIABILITY LIMIT INCREASE
THE INDEMNITY LIMIT FOR THE PUBLIC LIABILITY ON THIS INSURANCE POLICY HAS BEEN INCREASED TO £10,000,000 AND OVERRIDES ANY OTHER LIMIT FOR PUBLIC LIABILITY COVER MENTIONED IN THE POLICY SCHEDULE.

MEMO3 EXCESSES
THE FOLLOWING EXCESSES APPLY TO THIS INSURANCE POLICY AND OVERRIDE ANY OTHER EXCESSES MENTIONED IN THE POLICY SCHEDULE:
£1,000 SUBSIDENCE, LANDSLIP AND HEAVE
£1,500 ESCAPE OF WATER
£500 ALL OTHER PERILS

MEMO4 IT IS HEREBY NOTED THAT THE SINGLE ARTICLE LIMIT FOR COMMUNAL CONTENTS IS REMOVED IN RESPECT OF THE FOLLOWING ITEMS:
KUBOTA TRACTOR STV 32 - SUM INSURED £19,250
HUSQVERNA TC38 RIDE ON MOWER - SUM INSURED OF £3,199

------ END OF MASTER SCHEDULE ------

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