

SOCIAL HOUSING INSURANCE POLICY SCHEDULE



Insured:	Teign Housing and Templar HomeBuild Limited
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Period of Insurance

Effective Date:	1 st May 2021
Expiry Date:	30 th April 2022
Long Term Undertaking Expiry:	30 th April 2023

The Business:	The ownership (freehold or leasehold) or management of residential property (or commercial property where required) and all other activities of Registered Social Landlords
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Policy Section – Housing Stock

Policy Number	2021CP000203
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Operative Cover:

Section 1 - Buildings	Operative
Section 2 – Landlords’ Contents	Operative
Section 8 – Property Owners Liability	Operative

Policy Section – Commercial Combined

Policy Number	2021CC000111
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Operative Cover:

Section 3 – Commercial Contents	Operative
Section 4 – Business Money	Operative
Section 5 – Malicious Attack	Operative
Section 6 – All Risk – Specified Items	Operative
Section 7 – Business Interruption	Operative
Section 9 – Public and Products Liability	Operative
Section 10 – Employers Liability	Operative

The **Schedule** forms part of **your** policy and should be read in conjunction with **your** policy wording.

Any **sum insured** figures and limits of liability hereon in are reflective of the maximum amounts payable. For certain perils or circumstances specific limits may apply which differ from the amounts noted on this **schedule**. Full details can be found within **your** policy wording

Policy wording version attaching - Version 15

Premium Payable

	Existing Stock	Existing Stock Transfer	Commercial Buildings	Commercial Existing Contents	Total
Business Interruption	£10,000,000	£10,000,000	£1,000,000	£1,000,000	£22,000,000
Commercial Contents	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£4,000,000
Commercial Existing Contents	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£4,000,000

SOCIAL HOUSING INSURANCE POLICY SCHEDULE



Policy Section – Housing Stock

Property Insured	Any residential property (or commercial property where required) in respect of which we have accepted the risk and as described below. The terms of the Policy apply separately to each property as though each had been insured by a separate Policy
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Section 1 - Buildings

Type	Sum Insured	Excess	Subsidence, heave and landslip Excess
Rented	£424,240,644	£500	£1,000
Leasehold/Shared Ownership	£17,256,800	£100	£1,000
Shared Ownership	£9,934,932	£100	£1,000
Garages in Car Park	£2,205,091	£500	£1,000
Office	£1,200,000	£250	£1,000
Corn Shops	£968,332	£250	£1,000
Solar Panels	£40,274	£250	£1,000

Subject to a Limit of £10,000,000 in respect of any one loss or series of losses arising directly from the same cause for any one **building** or **block of flats** including **loss of rent** and alternative accommodation.

Interested Parties: The interests of the freeholder and the head lessee of the property where required (if they are not the Policyholder), the owner or lessee of each property and the mortgagees of any of them are deemed to be noted

Section 2 – Landlords' Contents

Type	Sum Insured	Excess	Subsidence, heave and landslip Excess
Landlords Contents	£64,000	£500	£1,000

Section 8 – Property Owners Liability

Limit of Liability	£10,000,000
Third Party Property Damage Excess (Leasehold/Shared Ownership)	£0
Thirds Party Bodily Injury Excess (Lease/Shared Ownership)	£0
Third Party Property Damage Excess (All other Sections)	£2,500
Thirds Party Bodily Injury Excess (All other Sections)	£2,500