

**Residentsline Schedule**

Reason for issue – Midterm Alteration – non-standard construction and occupancy change

**The Insured:** GREAT CLIFF (DAWLISH) LTD

**Correspondence Address:** C/o Crown Property Management Limited  
135 Reddenhill Road  
Babbacombe  
Torquay Devon  
TQ1 3NY

**The Business:** Ownership and management of the residential property specified

**Insurer:** Royal & Sun Alliance Insurance Ltd

**Period of Insurance:** Date cover starts 11/04/2024 Date cover expires 27/02/2025

Renewal Date 28/02/2025

Policy Sections	Cover Details	Premium Due
Buildings	Insured	£4,097.21
Contents	Insured	Insured
Your legal responsibilities to the public	Insured	Insured
Your legal responsibilities to the employees	Insured	Insured
Terrorism	Not Insured	£0.00

**Future Annual Premium** £4,097.21

The above Total premium includes Insurance Premium Tax (IPT) rate 12% £438.99

Administration Fee Charged £50.00

**You have a duty of fair presentation of all material facts and circumstances to Us. Providing Us with inaccurate information or failing to tell Us of anything which may increase the risk may invalidate this Policy or lead to claims not being paid or being paid in part only.**

**Residentsline Schedule**

**Policy Number – RKL189415 RSA2100322**

Date of issue – 18/04/2024

**Cover Details** - This Policy Schedule shows the section and sub sections that are operative under your Policy. If a section or sub section is shown as Not Insured or Not Included and you require such cover, please contact Residentsline. For full details of the cover provided please refer to your Policy wording.

Endorsement applicable to All Sections - See Appendix; Endorsements

**Buildings**

**Location of Insured Property**

Great Cliff Marine Parade Dawlish Devon EX7 9EX

**Description/Occupation of Insured property**

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

Description	Total Declared Value	Total Sum Insured
Buildings	£4,176,494	£5,638,267

**Excesses in respect of Buildings and Contents Sections**

Storm	<b>£350</b>
Flood	<b>£1,000</b>
Escape of Water	<b>£350</b>
Any Other Loss	<b>£350</b>
Subsidence	<b>£1,000</b>

Endorsement(s) applicable to Buildings and Contents sections – See Appendix; Endorsements

**Residentsline Schedule**

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**Your legal responsibilities to the public**

Limit of Indemnity: **£10,000,000** (for any one occurrence)

Endorsement(s) applicable to this section – See Appendix; Endorsements

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**Your legal responsibilities to the employees**

Limit of Indemnity not arising directly or indirectly out of Terrorism: £10,000,000

Limit of Indemnity arising directly or indirectly out of Terrorism: £5,000,000

Endorsement(s) applicable to this section – See Appendix; Endorsements

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**Terrorism Not Insured**

**Location of Insured Property**

As detailed in the Building and Contents section of the policy, 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

Sum Insured – **Not Insured**

Endorsement(s) applicable to this section – **Not Insured**

## APPENDIX – Endorsements

Endorsements applicable See Below

### Second Homes and Holiday Homes or Serviced Accommodation

When any second home and holiday home or serviced accommodation forming part of the **block of flats** has not been used or lived in for more than 30 consecutive days **you** must ensure:

- a) the mains supply services are switched off and the water system is drained other than:
- i) the circuit(s) of the electricity supply which is/are needed to maintain any fire detection system, closed circuit television system or intruder alarm system in operation;
  - ii) mains services which are needed to maintain any sprinkler systems in full working order and in these circumstances heating must be maintained in the building at a minimum temperature of five (5) degrees centigrade;
- b) the flat(s) is/are inspected thoroughly both internally and externally at least once every fourteen (14) consecutive days, by **you, your** employees or an authorised representatives of **yours** and:
- i) a record is maintained of such inspections;
  - ii) all defects in maintenance and security are rectified immediately;
  - iii) accumulations of combustible materials, such as refuse, junk mail and flyers, in and around the flat(s) are removed during inspection;
  - iv) all external doors are locked securely and all windows are closed and secured;

throughout the period of insurance unless otherwise agreed by **us**.

Failure to comply with a) and b) above will result in the **excess** increasing to £1000 (unless a greater amount is already noted in the policy) in respect of :

- i. malicious people or vandals
- ii. storm or flood
- iii. theft or attempted theft
- iv. freezing water in fixed water or fixed heating system. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system

In respect of holiday homes or serviced accommodation **what is covered** 16 Short-term accommodation costs, rent or maintenance charges including boarding costs for pets or security is hereby deleted.

#### Words with Special meanings

Second Home – any flat apartment or private dwelling not the primary residence of the **resident** and not let to a tenant

Holiday Home or Serviced Accommodation- any flat apartment or private dwelling not the primary residence of the **resident**, let to a tenant not being the primary residence of the tenant and used by them for short term accommodation, or as holiday accommodation or similar leisure activity

## “CERTIFICATE OF EMPLOYERS’ LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers’ Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No RKL189415  
Reference No RSA2100322

- |    |   |                           |
|----|---|---------------------------|
| 1. | Name of policy holder                     | GREAT CLIFF (DAWLISH) LTD |
| 2. | Date of commencement of insurance policy. | 28/02/2024                |
| 3. | Date of expiry of Insurance policy.       | 27/02/2025                |

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Royal & Sun Alliance Insurance Ltd (Authorised Insurer)



**Ken Norgrove**  
Chief Executive Officer, RSA UK & International  
Royal & Sun Alliance Insurance Ltd

### Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.” paragraph 2(b) does not apply and is deleted.

**THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.**

**A copy of the certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it. The employer is strongly encouraged to retain all records related to this insurance.**

EL00212A

December 2023

Residentsline is a trading name of Residentsline Limited. Registered Office: 29 Waterloo Road, Wolverhampton, WV1 4DJ. Registered in England & Wales: 03874789 and authorised and regulated by the Financial Conduct Authority Register No 305998.

This policy has been arranged on behalf of Royal & Sun Alliance Insurance Ltd (RSA Market reference No RKL189415). Registered in England and Wales No. 93792 which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. No. 202842.

Registered address: St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL Policy Wording version RLINE SO1570B September 2022

# Statement of Fact

A Statement of Fact records the information notified to Us and facts assumed about the Insured and their activities connected to this insurance.

## Important Notice - Duty of fair presentation

In accordance with the Insurance Act 2015 You or any person or entity acting on their behalf, has a duty to make a fair presentation of the risk to Us and must disclose all information known or which ought to be known that would affect Our judgement in deciding whether to write the insurance cover requested, and on what terms. If this duty is not upheld or We are provided with untrue or inaccurate information the policy may not provide protection in the event of a claim, the claim may be refused or the amount of the claim reduced

Can We remind You that the duty of fair presentation remains throughout the period of cover and applies equally at renewal date. If there have been changes to Your property, Your activities, and even changes to Your claims experience before cover was placed with Us, You should provide Us full details

**Date of issue: 18/04/2024**

Our Ref:	GREAT-4
Reason for issue:	Midterm Alteration – non-standard construction and occupancy change
Insured:	GREAT CLIFF (DAWLISH) LTD
Postal Address:	C/o Crown Property Management Limited 135 Reddenhill Road Babbacombe Torquay Devon TQ1 3NY
Business Description:	Ownership and management of the residential property specified
Date cover required:	11/04/2024 to 27/02/2025
Buildings Declared Value:	£4,176,494

**The following information has been used to calculate the terms of the policy**

**Any amendments to the statements listed below have been recorded in the “ADDITIONAL INFORMATION” section of this document  
Unless noted otherwise in the ADDITIONAL INFORMATION below We have used the following information when preparing this Policy**

**Please contact Us immediately if any information is untrue or inaccurate.**

**Failure to do so could result in the policy being invalid and Insurers may not be liable to pay all or some of Your claim**

## Property Details – General Information

Location of the insured property; Great Cliff Marine Parade Dawlish Devon EX7 9EX  
 How is the property occupied; The Policyholder's block(s) of private dwelling flats  
 Number of building(s); 1  
 Maximum number of storeys; 5  
 Number of apartments / flats; 23    Number of houses; 0    Number of retail units/offices/other; 0  
 The property to be insured is a; Purpose built block of flats  
 The property was built in; 2002 approx

In respect of non-purpose built structures the property was converted to residential apartments/flats in (decade): N/A

The property is not wholly or partially listed, it is not a protected building and is not of historic importance, significance or interest

The property is and will be maintained in a good state of repair

There are no known building defects

The property is not currently undergoing renovation, repair, conversion or alteration or contract works and no work of this nature is anticipated in the next 12 months

Communal facilities include; 1 x Lift

There are no communal sports or leisure facilities forming part of the property

## Property Details – Construction

Property is constructed of	Brick/Stone/Concrete
Roof	Slate or Tile
Area of flat roofing	Up to 30%
Floors	Concrete floors throughout
Cladding / Facia	No additional cladding / facia features installed

With the exception of the roof area the property is not wholly or partially timber framed

If there are any flat roof areas to the property and the original covering or any replacement materials are 10 years old You have the area inspected at least every 2 years by a qualified builder or property surveyor and any defects are repaired within 30 days

The property does not have any basement or subterranean levels used for residential purposes

## Property Details – Subsidence and Flooding

### In respect of subsidence

The property is not in an area with a known history of subsidence

The property and adjacent premises have not suffered from, or show any visible signs of subsidence, landslip or ground heave whether resulting in an insured incident or not

The property is not in an area with a known history of mining in the immediate vicinity

The property is not situated within 25 metres of a cliff or quarry or other excavations, railway embankment or cutting, or built on 'made up' ground

### In respect of flooding

The property is not in an area with a known history of flooding

The property and adjacent premises have not suffered from, or show any visible signs of flood damage whether resulting in an insured incident or not

The property is not in an area prone to coastal or land erosion

The property is within 25 metres of a seafront, river, river bank, stream, brook, lake or body of water - See ADDITIONAL INFORMATION below for details

## Property Details – General Management

You have completed a fire risk assessment to comply with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland

Machinery and plant (for example, lifts, garden implements and communal boilers) is in good order and, where appropriate, inspected in accordance with any statutory requirements

You have taken all reasonable precautions to maintain the property, machinery, plant and equipment in a satisfactory state of repair

You do not have any employees or the total annual wage-roll is less than £5,000

## Property Details – How The Property Is Used

The occupancy of portions of the property is split as follows

Owner occupied & Assured shorthold tenancy lets	19	Accommodation provided by housing assoc	0
Holiday homes / second homes	4	Accommodation provided by Local Authority	0
Other short term lets as serviced rooms/units	0	Accommodation provided by charities	0
Student accommodation	0	Currently Unoccupied	0
Other lettings	0	Retail / Office / Commercial	0
Retail / Office / Commercial units occupied as:	N/A		

There are no portions of the property classified as Houses in Multiple Occupation or occupied as bed-sits

Sub-letting by tenants is not permitted

## Legal Expenses – General information

If your insurance has been extended to include this cover, unless noted in ADDITIONAL INFORMATION below the following statements are correct;

- You are not aware of any existing circumstances that could give rise to a loss under this section of cover
- You have not had more than one dispute of a legal nature within the last 5 years that could give rise to a loss under this type of policy
- If you have any employees you do not envisage any redundancies over the next 12 months
- There are no previous instances of an insurer declining cover, refusing renewal or imposing special terms under this type of policy
- Your annual rental income does not exceed £2,500,000

## Convictions, Bankruptcy/ Insolvency, CCJs

**Unless noted in ADDITIONAL INFORMATION below the following statements are correct**

You, or any of Your directors, executives, officers or committee members, trustees, partners, being the person(s) with a controlling interest in the management of the property have neither personally or in any business capacity:

- i been officially cautioned, charged with (but not yet tried) or convicted for any breach of any Health and Safety or Environmental Protection legislation, or been served with a Prohibition or Improvement Notice under Health and Safety legislation, in the last 5 years
- ii been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences or offences that are not spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act
- iii been declared bankrupt or insolvent, received County Court Judgements or been the subject of bankruptcy or insolvency proceedings or their equivalent, in any country, that were entered into or discharged in the last 5 years
- iv been the director, senior management or partner in any Business which went into administration, administrative receivership or liquidation, and/or was the subject of any company and/or individual and/or partnership voluntary arrangement with creditors, a winding up order or an administrative order, that were entered into or discharged in the last 5 years
- v been disqualified from being a company director or a designated member of a Limited Liability Partnership (LLP), either currently or in the last 10 years
- vi been the subject of a recovery action by HM Revenue and Customs

## Insurance History and Claims

You, or any of Your directors, executives, officers or committee members, trustees, partners, being the person(s) with a controlling interest in the management of the property whilst acting in accordance with the business description or in any other business capacity have not:

- i been declined or refused insurance or had special terms or conditions applied or cover withdrawn
- ii had their insurances cancelled or declared void due to a breach of policy conditions, or due to non-disclosure or misrepresentation of a material fact
- iii sustained any losses for covers requested, nor made a claim within the last 3 years (unless noted in the ADDITIONAL INFORMATION provided below)

Neither You nor any former owner of the property has at any time

- i been prosecuted or sued for any pollution incident
- ii had any incidents of pollution or incidents likely to cause pollution
- iii carried on any industrial activity which was the subject of an environmental permit or licence

**ADDITIONAL INFORMATION**

**Property Details – General Information**

Property is in the vicinity of a railway

**Property Details – Construction**

K-render – non-standard construction

**Property Details – Subsidence and Flooding**

In respect of subsidence      None

In respect of flooding          None

**Property Details – General Management**

None

**Property Details – How The Property Is Used**

None

**Legal Expenses – General information**

**Convictions, Bankruptcy/ Insolvency, CCJs**

None

**Insurance History and Claims**

See Below

**Claims Information**

Date	Event	Reserve	Paid	Total

**Confirmation**

Residentsline rely on the information set out above in assessing Your insurance cover. By not alerting Us to the contrary in writing and subsequently paying the premium required You confirm the details set out within this statement of fact, whether provided by You or any persons or entity acting on Your behalf, are complete and true, and that no relevant information has been withheld.  
**IMPORTANT NOTE** - If information has been provided on Your behalf, a director, officer or authorised committee member of Yours has read and verified the information provided.  
 A full copy of our policy wordings are available on our website