



COMMUNITY RESIDENTIAL POLICY SCHEDULE LEASEHOLD AND MORTGAGED BUILDINGS INSURANCE

CLAIMS ADVICE LINE 0800 358 0172 CLAIMS EMAIL aspen-insurance@uk.sedgwick.com

Policy Number	N0AK5GJ24A0R	Agents Name	Marsh Ltd
Insured	City & County of Swansea Civic Centre Oystermouth Road Swansea SA1 3SN		
Business Description	Local Authority		
The Premises	The Buildings itemised in the Policy Specification		
Period of Insurance	1 December 2024	to	30 September 2025 both dates inclusive GMT
Effective Date	1 December 2024	Long Term Undertaking	Expiring 30 September 2027
Additional Interests	Any person or body noted in the Policy Specification or as advised to the Insured		
Excess	Insured Risk (10) Subsidence	GBP 1,000 in respect of any one Home	
	Any other Insured Risks	GBP 100	
Terrorism Extension	Not Included		
Additional Benefits	1. Alternative Accommodation	Limit	25% of the Sum Insured of the Buildings
Reason for Issue	New Business		
First Premium	GBP 66,630.14		
12% Insurance Premium Tax	GBP 7,965.62		
Total First Premium	GBP 74,625.76		

Underwritten by Aspen Insurance UK Limited

Issuing Office: 30 Fenchurch Street, London, EC3M 3BD T +44 (0)20 7184 8000 www.aspen.co

COMMUNITY RESIDENTIAL POLICY SCHEDULE LEASEHOLD AND MORTGAGED BUILDINGS INSURANCE

Endorsements attaching to and forming part of **Policy** Number:

N0AK5GJ24A0R

1) **Loss of Rent or Alternative Accommodation**

Additional Benefit 1 is deleted and replaced with the following:

Loss of Rent or Alternative Accommodation

If the **Buildings** become uninhabitable as a result of an insured risk the **Insurer** will reimburse the **Insured** for

- i) the amount of the reasonable additional expense of alternative accommodation for the **Owner** or any member of the **Family** or their domestic pets; or
- ii) the amount of rent lost by the **Owner** providing there is in force a written and legally binding rental agreement for the period necessary for reinstatement, but not exceeding in total 25% of the **Sum Insured** of the **Building** suffering **Damage**.

This cover is further extended to include

- a) Denial Prevention or hindrance of access to the **Premises** due to **Damage** of property within a 1 mile vicinity or closure or sealing within the same vicinity by the police, fire brigade, or by any other any other Government or Public Authority due to an issue not of the own doing of the **Insured** or extremes of weather
- b) Any occurrence of murder or suicide at the **Premises**

Provided that the **Insurer** shall not be liable for

- a) An **Act of Terrorism** unless the Terrorism Extension – Non Damage is shown as insured on the **Schedule**
- b) Any loss of custom resulting from **Damage** to the property of any electricity gas water or telecommunications supplier

2) **Cover for Leaseholders Proportion of Common Parts**

Amendment to Cover 6.)

In the event of **Damage** directly caused by an **Insured Risk** the **Insurer** will pay the cost of work for repairing or replacing as new the damaged part of roofs foundations and external parts of the structure in which the **Home** is situated but only to the extent of the rateable proportion of the **Owner**

In the case of mixed tenure blocks in the event of **Damage** to the common parts of the **Buildings** the **Insurer** will pay a proportional percentage based on how many leasehold units there are in the **Buildings** where the **Damage** has occurred even if the lease agreement states it is the Local Authority's responsibility for the insurance of common parts of the **Buildings**

Subject to the **Sum Insured** in the **Policy Specification** being adequate to any **Damage** stated above

3) **Lock Replacement**

Additional Benefit 5 is restated as follows:

5. Lock Replacement

The **Insurer** will pay the reasonable costs incurred in replacing and installing external door locks of the **Home** where the keys of locks have been stolen provided the most the **Insurer** will pay in respect of any one claim shall be GBP 5,000

COMMUNITY RESIDENTIAL POLICY SCHEDULE LEASEHOLD AND MORTGAGED BUILDINGS INSURANCE

Endorsements attaching to and forming part of **Policy** Number:

N0AK5GJ24A0R

4) Legal Liability as Property Owner

Additional Benefit 4 is restated as:

4. Legal Liability as Property Owner

For accidents or incidents occurring during any **Period of Insurance** the **Insurer** will provide an **Indemnity** for any amounts which the **Insured** and/or the **Owner** become legally liable to pay to another party as damages for bodily injury (including death or disease) or **Damage** to property

The **Insurer** will also insure the legal liability of the **Owner** to pay damages incurred during the **Period of Insurance** by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 arising out of the previous ownership by the **Owner** of any private dwelling and/or the ownership by the **Owner** of the **Buildings** for a period of seven years from the date of the cancellation or expiry of this **Policy**

The maximum payment by the **Insurer** in respect of any claim or claims arising out of one cause will be GBP 5,000,000 plus all costs and expenses agreed by the **Insurer** in writing

However the **Insurer** will not indemnify the **Insured** in respect of liability arising out of or in connection with;

- i) the sale, storage, supply or provision of any **Computer Equipment** or **Electronic Data**
- ii) any unauthorised, malicious or criminal interference involving access to, processing of, use or operation of any **Computer Equipment** or **Electronic Data**

but this shall not apply to;

- i) liability arising out of or in connection with;
 - a) Personal Injury to any person
 - b) accidental damage to tangible propertycaused by physical contact with any **Computer Equipment**.
- ii) any circumstance where compulsory insurance of liability to any Employee(s) is required by statute but the Limit of Indemnity shall be reduced to the minimum amount as required by law.

Definitions applicable to this exclusion;

Computer Equipment means all parts of the electronic data processing installation including tapes cards disks and any other data carrying media air conditioning temperature and environmental control equipment power supply and voltage regulating control equipment and interconnecting wiring belonging to the **Insured**

Electronic Data means Data of any sort whatsoever including without limitation and any programs or software bandwidth cryptographic keys databases documents domain names or network addresses or anything similar files interfaces metadata platforms processing capability storage media transaction gateways user credentials websites or any information whatever

5) Insured Risk 1

Insured Risk 1 is deleted and restated as follows:

1. Fire subterranean fire explosion lightning and earthquake