

Important information about your policy

- We have used the information in this document and your signed property owners insurance declaration or Statement of Fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium or withdraw cover.
- You may cancel your policy within 14 days of receiving it for the first period of insurance if for any reason you are dissatisfied or it does not meet your insurance needs. You can find full details on how the policy may be cancelled in the policy wording.

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs,
 - Property certificate
 - Employers liability certificate (where cover applies)
 - The certificate must be read in conjunction with policy wording no. ACLD0522P-J. Please keep documents safely.
- If you have any questions or need to change any details, please contact your insurance broker.

Additional policy section

- Section 6 – Domestic emergency insurance is not operative in respect of this property

Data Protection Notice

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at www.axa.co.uk/privacy-policy to find all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy.

LOC01 Section 1 – Flat Roof inspection condition

You must arrange for the waterproof covering of flat roofs to be inspected annually by a builder or roofing contractor with experience in the construction and maintenance of flat roofs.

The builder or roofing contractor must confirm in writing that the weatherproofing is in good order or specify what work needs to be done to rectify the identified defects. Any defects identified, must be rectified within one month by **you** at **your** expense.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim for storm or accidental damage from ingress of water

Policy number	RG BDX 7126533	Reference	7083166
Period of insurance	01/11/2024-31/10/2025		
Business	Property Owners		
The insured	Swanside Res Assoc Limited		
Property insured	31-33 & Communal Areas Thorpe Hall Mansions Eaton Rise London		
Post code	W5 2HB		
Occupied as	Flats		

	Declared value	Sum insured
Section 1 – Buildings	£1,333,479	£1,800,197
Landlords contents	£0	
Contents of communal parts	£25,000	
Section 2 – Rental income (Commercial property)	£0	
Section 3 – Public liability	Limit of indemnity	£10,000,000
Section 4 – Employers liability	Limit of indemnity	£10,000,000
Section 5 – Terrorism insurance	See Below	
Excesses		
1 damage by fire, lightning, explosion, aircraft or other aerial devices or other articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or earthquake	£400	
2 flood	£400	
3 subsidence, ground heave and landslip	£2500	
4 escape of water from any tank, apparatus or pipe or accidental damage resulting from ingress of water	£750	
5 All other damage and public liability	£400	

Endorsements that apply to your policy

LOC01 - Flat Roof Condition

Your premium

Reason for issue	Renewal
Policy premium	£1,793.53
Insurance Premium Tax at current rate	£ 215.22
TOTAL PREMIUM PAYABLE	£2,008.75

Premium breakdown

AXA premium	£2,008.75
Terrorism insurance premium	Not Operative

In the event of a claim please contact:

London – 0207 629 3176 (Option 1) / E-mail – ClaimsTeam@stgilesgroup.co.uk
 Liverpool/Ringwood – 0151 709 1911 (Option 1) / E-mail – STGclaims@stgilesgroup.co.uk
 (If assistance is required outside normal working hours, please call AXA Emergency Helpline 0370 9000 860)