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# Property Owners Certificate

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It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.

In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

## SCHEDULE

Agent:	<b>LMR Insurance Services Ltd</b>
Agent Reference:	
Quotation number:	<b>AD2375/878743/062025</b>
Policy Number:	<b>CEQ508144/2025</b>
The Insured:	<b>St Catherines Court (Wroughton) Management Company Limited</b>
Correspondence Address:	<b>15 Windsor Road Swindon Swindon SN3 1JP</b>
Product:	<b>Let Secure Canopius</b>
Period of Insurance:	<b>Commencing 15:41:00 on the 08/07/2025 to 23:59:00 on the 07/07/2026</b>
Sums Insured:	<b>As per attached schedule</b>
Excesses:	<b>As per attached schedule</b>
Premium: Property Owners	<b>£ 379.60</b>
Terrorism Premium:	<b>£ 0.00</b>
Legal Expenses Premium:	<b>£ 0.00</b>
Rent Guarantee Premium:	<b>£ 0.00</b>
Emergency Assistance Premium:	<b>£ 0.00</b>
Total Premium (excl. IPT, Fee):	<b>£ 379.60</b>
I. P. T.	<b>£ 45.55</b>
Fee:	<b>£ 30.00</b>
Total Premium (incl. IPT, Fee):	<b>£ 455.15</b>
Date proposal completed:	<b>08/07/2025</b>
Special condition(s):	<b>As per attached schedule</b>

Authorised Signatory



Signed in Dudley, West Midlands for and on behalf  
of those Underwriters subscribing to this certificate

Dated this 08/07/2025

**IMPORTANT NOTICE - Please check this Policy very carefully**



**Insurer Details - Please Note:**

This insurance is provided by Canopus Managing Agents Limited.

This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Binding Authority Agreement number B0507BB311861T.

**Important Information**

Should You decide to cancel this Policy You can do so at any time by contacting Your insurance advisor.

If the policy is cancelled outside of the 14 day cooling off period there will be a minimum time on risk charge of £25.00 plus insurance premium tax.

Further to the General Conditions in your Policy Wording, under "Cancellation" if you cancel this insurance and have had any cover in force, any fees previously charged by Commercial Express are non-refundable. A £10.00 cancellation fee will be charged by Commercial Express to administer the cancellation of your policy.

# Sums Insured Property Schedule

**Address of property to be insured:**

- 1-5 St. Catherines Court 30, Devizes Road, Swindon, SN4 0RZ

**1-5 St. Catherines Court 30, Devizes Road, Swindon, SN4 0RZ**

**Sum Insured**

Buildings:	£641,268	Accidental Damage Extension:	Included
Landlords Contents:	£5,000	Accidental Damage Extension:	Included
Loss of Rent:	£128,254	Indemnity Period:	24 Months
Property Owners Liability:	£2,000,000		
Accidents to Domestic Staff: (£2,000,000 LOI)	Not Included		
Terrorism Cover:	Not Included		
Excesses (unless excluded or amended in special conditions)	All claims other than Escape of Water, Subsidence, landslip and heave and Property Owners Liability:	£250	
	Escape of Water:	£500	
	Subsidence, landslip and heave:	As Per Policy Wording	
	Property Owner's Liability:	As Per Policy Wording	
Unoccupied Perils Covered:	Not applicable		
Name of Interested Party:	Not specified		

**Optional Covers**

Emergency Assistance:	Not Included
Legal Expenses:	Not Included
Rental Income Guarantee:	Not included

**Special Conditions**

None

# Proposal / Statement of Fact

**IMPORTANT NOTICE: Please check this proposal/statement of fact for insurance very carefully.**

## Insured

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.

In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

Please enter the full business name and any trading names as they should appear on your policy documents

St Catherines Court (Wroughton) Management Company Limited

Are you a UK resident as per the below UK Government residency requirements?

Yes

You are automatically a UK resident if either:

- You will spend 183 days or more in the UK during the tax year (6 April to 5 April the following year).
- Your only home is in the UK - You must have owned, rented or lived in your home for at least 91 days in total and you must spend at least 30 days living in your home during the tax year.

## Your correspondence address

15 Windsor Road

Swindon

Swindon

SN3 1JP

## Address of property to be insured:

1-5 St. Catherines Court 30, Devizes Road, Swindon, SN4 0RZ

## Insured Property

What year did you purchase this property?

2015

### The Building to be insured:

(a) was built:

1800 +

(b) is in a good state of repair?

Yes

(c) is built of brick, stone, metal or concrete and roof made with slate, tiles, metal, concrete or flat roofed with felt on timber, fibreglass, asphalt, bitumen or concrete?

Yes

(d) has a flat roof?

No

(e) has a listed building status?

No

(f) has an open fire/s that is/are currently in use or will be during the policy period?

No

(g) has all visible pipes been lagged within the premises?

No

**Maintenance and safety requirements**

It is important that You comply with the below otherwise all Damage arising from or caused by the Insured Events of fire and explosion will be excluded and indemnity under Section 3 will not operate:

If the Buildings or any part of the Buildings is let as residential accommodation You must comply with current gas safety regulations and laws and must be in possession of a current Gas Safety Certificate issued by a Gas Safe registered engineer. Any necessary repairs and maintenance must be carried out promptly by a Gas Safe registered engineer.

Do you comply with the above requirements?

**Premises**

a) Have the premises been flooded in the last ten years?

b) Are the premises within 400 metres of any watercourse, river or the sea?

c) Have you been informed that the premises are in a potential flood risk area?

d) Has the property ever suffered from subsidence, landslip or heave?

e) Is the property located in an area troubled by subsidence, landslip or heave?

**Definition of standard renovation:**

Internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sinks, wash basin, w.c., bath and shower, carpeting, internal joinery, plastering, rewiring, installation/repair of central heating and external window replacement but excluding:

- (i) Building Works, and
- (ii) Renovation forming part of a Building Works contract or project.

Is there any structural work to take place outside the definition of standard renovation (above)?

**Use of Insured Property**

Is the whole property to be insured?

Please advise the commercial trades in the property. Please note that unless in Scotland we will not cover residential premises above commercial.

Is any section of the property, owner occupied and/or sold on a long lease?

**Definitions of acceptable tenant(s):**

- (1) Part Owner Occupied,
- (2) Long Leasehold - residential property sold in whole or in part to a leaseholder,
- (3) Management Company - where a company has been formed by the leaseholders of the property to cover the whole building.

Does the property fall into one of the above definitions?

Is the property occupied for any business purposes (other than clerical activities)?

Is the property let with more than one tenancy agreement?

Cooking must take place within a fixed designated kitchen/cooking area otherwise the risk will be declined. Do you comply with this statement?

**To which of the following type of tenant(s) is the property let:**

People in full time employment (or retired) and not claiming benefits

Students

DSS Non-Referrals

DSS Referrals

Asylum Seekers

Holiday Home

2nd Home

Unoccupied

**Third party interest**

Do you need to note the interest of an interested party?

No

**Sums Insured and Coverage**
**Buildings Insurance**

Building's Sum Insured:

£641,268

Do you want to include Accidental Damage cover?

Included

**Loss of Rent Sum Insured and costs for Alternative Accommodation:**

Loss of Rent is automatically included at 20% of the buildings sum insured. If more than 20% is required please enter the EXCESS amount:

£0

Loss of Rent Indemnity Period:

24 Months

**Contents Insurance**

Landlord's Contents Sum Insured:

£5,000

Do you want to include Accidental Damage cover?

Included

**Legal Liability**

Property Owner's Liability:

£2,000,000

Is cover required for accidents to domestic staff (LOI £2,000,000)?

No

Is cover required for Terrorism?

No

**Excesses (unless excluded or amended in the special conditions)**

All claims other than Escape of Water, Subsidence, landslip and heave and Property Owners Liability:

£250

Escape of Water

£500

**Optional Covers**
**Emergency Assistance:**

An approved contractor will come to your rented property and make emergency repairs if your property is affected by an unforeseen domestic emergency. The policy will pay up to £1000 for all contractor's costs & charges and parts & materials used relating to the same emergency.

Our cover includes all the following domestic emergencies:

- the complete breakdown of the heating system
- plumbing and drainage problems
- damage which affects your property's security, including locks and windows
- if the only toilet is broken
- loss of the power supply
- lost keys
- vermin infestation

Not Included

**Legal Expenses Insurance:**

The policy can be extended further by the purchase of Legal Expenses insurance.

Cover empowers you to protect your legal rights as a landlord of residential property. You could be protected from legal costs arising from:

- repossession
- property damage, nuisance and trespass
- recovery of rent arrears
- property-related prosecution defence.

Not Included

## Disclosure and Claims

### History

Please answer the questions below in respect of the applicable parties described in (i) (ii) (iii) & (iv) below. If you feel unable to answer a question(s) positively or have a material fact or circumstance(s) to disclose please provide full details in the additional boxes which will appear.

- (i) You or any family member(s) that reside at or use the insured premises or are involved in the business
  - (ii) Any Director or Partner
  - (iii) Any person (s) with a beneficial interest of 25% or more in the business (other than mortgagees)
  - (iv) Any person with management control of the insured entity (other than professional letting agents that you have contracted to manage the property):
- |   |    |
|---|----|
| a) During the last five years under any other insurance policy made a claim(s), incurred a loss, damage or liability whether insured or not at these premises or any other location (other than claims made against motor/travel/pet and health policies)?          | No |
| b) Ever been convicted of, cautioned or have a prosecution pending for any criminal offence other than a motoring offence or an offence that is now considered "spent" under the current Rehabilitation of Offenders Act?   | No |
| c) Been a director of a company or partner of a business that:<br>(i) went into liquidation, administration, or was subject to an insolvency process or scheme of arrangement with creditors?<br>(ii) incurred a County Court judgment(s) that remains unsatisfied? | No |
| d) Been declared bankrupt, incurred a County Court Judgement(s) or entered into an individual voluntary arrangement with creditors?   | No |
| e) Ever had insurance cover refused, cancelled or had special terms imposed?  | No |
| f) Commenced legal proceedings in the last 12 months against a previous or existing tenant in relation to the terms of their tenancy/occupancy of the property or for their non-payment of rent?  | No |
| g) Ever been disqualified from acting as a Company Director?  | No |

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## Declaration

The information you have provided in this statement together with the presentation of risk contains statements and facts that the underwriter will rely upon when deciding whether to accept this insurance and the terms offered including the amount of premium payable.

If you are in any doubt as to the completeness and accuracy of the statements and facts you are providing you should consult with your insurance advisor.

During the period of the insurance you must tell your insurance advisor as soon as reasonably possible if you become aware that any of the statements and facts that you have provided have changed.

I/We declare that:

i. the statements and facts given are true and accurate.

if any statement or fact has been written by any other person, such person shall for that purpose be regarded as my/ our agent and not the agent of the Underwriters.

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I can confirm I have read and understood all questions relating to this quotation

## **Privacy Notice for Policyholders – How Commercial Express will use your data**

This Privacy Notice explains how Commercial Express Quotes Limited (Commercial Express) use any personal information we collect about you. Further details can be found on our website at:

<https://www.commercialexpress.co.uk/privacy-policy-policyholders> which gives you more information about how we use your data, who we share it with, how long we retain your data for and your rights. A copy can also be provided on request by using the contact details below.

### **Who we are:**

Commercial Express Quotes Limited is the Data Controller of the information provided to us about you and is registered with the Information Commissioners Office under Registration Number Z7979314.

### **How to contact us:**

Please contact us if you have any questions about this privacy notice or the information we hold about you, or if you wish to exercise your rights in relation to any of the personal data we hold about you. You can do this by: Email at: [hello@commercialexpress.co.uk](mailto:hello@commercialexpress.co.uk), Phone: 01384 473021, or by writing to us at: Commercial Express, B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

### **What information do we collect about you?**

We will collect personal information about you for the purposes of providing insurance products or services. This may include your name, contact details, date of birth, your occupation, details about the risk to be insured and payment details. In some circumstances, we may need to collect information relating to health or criminal convictions in order to administer your insurance policy or if it is required for any legal obligations.

### **How is the information is provided to us?**

Most of the personal information we hold about you is received from your Insurance Broker, who will provide us with your information so we can arrange your insurance policy for you. We may also collect personal information from you if you contact us directly, for example if you needed to make a complaint.

### **How will we use your data?**

Where we process your personal information, we do so on the basis that the processing is necessary for the purposes of the performance of a contract with you or where we have legitimate interests to process that data, for example in order to provide you with a service. We will use your personal information to provide products and services as required by you, communicate with you, undertake statistical analysis, develop new products and services, and to meet our legal or regulatory obligations.

### **How to complain**

If you have any concerns about our use of your personal information, you can make a complaint to us. You can do this by:

Email at: [complaints@commercialexpress.co.uk](mailto:complaints@commercialexpress.co.uk)

Phone: 01384 473021

Or by writing to us at: Commercial Express, B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>

## Information for Policyholders

### About your Insurance Policy

This policy is administered by Commercial Express Quotes Limited.

Commercial Express Quotes Limited is a Managing General Agent registered in England and Wales under company number 03862468. Our registered office is B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH. We are authorised and regulated by the Financial Conduct Authority FRN 311067.

We act as agent of the insurers we deal with for the purposes of placing insurance policies, issuing insurance documents and when handling insurance premiums. We receive commission from insurers for carrying out these services on their behalf.

Full details of the Insurer for this policy are shown on your schedule and accompanying policy wording.

### Complaints

We are dedicated to providing a high-quality service and want to ensure that we maintain this at all times. If, however you do need to make a complaint, we will endeavour to resolve the matter promptly and fairly.

If your complaint is about the sales process or suitability of your policy, you should contact the insurance broker who arranged this policy for you.

If your complaint is about the handling of a claim, please contact the Insurer using the contact details set out in your policy.

If your complaint relates to any other matter, you should contact us using the following details:

The Compliance Manager

Commercial Express, B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

Phone: 01384 473201

Email: [complaints@commercialexpress.co.uk](mailto:complaints@commercialexpress.co.uk)

A copy of our complaints procedure is available at <https://www.commercialexpress.co.uk/complaints> Alternatively, a copy can be provided on request.

We will aim to issue a final response to you as soon as is practicable and anticipate that we will be able to provide **a substantive response to most complaints within eight weeks.**

If you are dissatisfied with our response, or we have not provided you with a final response within 8 weeks, you may be entitled to refer your complaint to the Financial Ombudsman Service using the details below. If you wish to do so, you must refer your complaint within 6 months of our final response letter.

The Financial Ombudsman Service:

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Tel: 0800 023 4567 (Landlines)

Tel: 0300 123 9123 (Mobiles)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Fees

An arrangement fee will apply at inception or renewal of your policy, which will be confirmed in your quotation pack. A £10 administration fee will apply for any policy adjustments or cancellations that are carried out mid-term.

All fees are non-refundable and are in addition to any other charges made by insurers or your broker.

**Financial Services Compensation Scheme (FSCS)**

Commercial Express Quotes Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if in the unlikely event that we are unable to meet our obligations under this Policy. If you were entitled to compensation under the FSCS, the level of compensation payable would depend on the nature of the insurance granted under this Policy.

Further information about the FSCS is available from the FSCS at the address immediately below or on their website:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Tel: For UK callers: 0800 678 1100 (free phone)  
Tel: For callers from abroad: +44 (0) 20 7741 4100  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)