

Land and Property Owners Liability

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Land & Property Owners Liability Policy Version 4.1.

Policy Schedule

Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue	Renewal
Policy Number:	LPO/10025340
Insurer Reference:	RG BDX 7087344
Period:	From 18/01/2025 to 17/01/2026
Broker:	Professional Insurance Agents Ltd (Eastbourne)

Insured Details:

Insured:	Norton Grange Residents Association Limited
Postal Address:	Appletree House, Norton Grange, Little Kington, Warwick, Warwickshire, CV35 0DP, United Kingdom
Business:	Landowner

Policy Premium:	£271.14
Insurance Premium Tax (at the prevailing rate):	£32.54
Total Premium:	£303.68
Underwriting Fee charged by Q Underwriting:	£25.00
Total Payable:	£328.68

Signed on behalf of Q Underwriting

A handwritten signature in black ink that reads 'M. R. Schofield'.

Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of AXA Insurance UK plc (Authorised Insurer) and in respect of Section 3 only, Markel International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Not insured	£0.00
Public & Products Liability	Insured	£252.90
Legal Expenses	Insured	£18.24

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	Not Insured any one Occurrence
2. Public & Products Liability	£2,000,000 any one Occurrence/In the Aggregate

Excess: Please refer to Endorsements Applicable

Section 3 Legal Expenses

Cover	Limit of Indemnity any one claim	1. Excess for our choice of representative	2. Excess if you are able to choose your own representative
Property and tenant disputes	£100,000	£0	£1,000
Health and safety defence	£100,000	£0	Not Applicable
(Interview under caution)	£2,500	£0	Not Applicable
Tax protection	£100,000	£0	Not Applicable
(Aspect enquiry)	£100,000	£1,000	Not Applicable
(Current tax year enquiry)	£1,000	£0	Not Applicable
Regulatory compliance	£100,000	£0	£1,000
Contracts for construction and repairs	£100,000	£500	£2,000
Aggregate Limit of Indemnity for all claims in the period of insurance	£1,000,000		

Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Minimum Sum in Dispute	Contract Disputes - £1,000
Maximum construction project value	Contract Disputes - £500,000
Law Hub Online Legal Resource Token Number	hN84jCmH

Endorsements applicable to Location: Norton Grange, Little Kineton, Warwick, Warwickshire, CV35 0DP, United Kingdom

None

Endorsements applicable to this Policy

i. Third Party Property Damage Excess

You will be responsible for the first £250 of each claim for Damage to property.

54. Property Owners Liability Extension

This Policy will indemnify the Insured only against all sums which the Insured shall be legally liable to pay as damages in respect of Injury or Damage to property happening during the Period of Insurance and caused by any defect in Premises or arising from the maintenance or repair or decoration of the Premises.

Provided that the Insured shall always ensure that all the buildings or premises to which this Policy applies are kept in good repair and if any defects be discovered by complaints from tenants or otherwise he shall forthwith cause such defects to be made good and in the meantime cause such temporary precautions to be taken as the circumstances may require.

So far as is reasonably practicable no alteration or repair shall without consent of the Insurer be made to any building or premises after any accident has occurred in connection therewith until the Insurer shall have had an opportunity of inspecting the same.

80. Animal Straying Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the straying or escape of animals from any property owned or occupied by the Insured.

85. Building and Contracting Operations Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with any building work or contracting operations undertaken by You or on Your behalf unless arising from the maintenance or repair or redecoration of the Premises or maintenance to land.

98. Children's Playground Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the ownership or operation of any children's play area or similar.