

Residentsline Schedule
Reason for issue – Renewal

Policy Number – SCBDX7083216 -AXA2400571
Date of issue – 17/11/2025

The Insured: WILMERS MEWS RESIDENTS LIMITED

Correspondence Address: C/o 15 Windsor Road
Lawns
Swindon
SN3 1JP

The Business: Ownership, management, maintenance & repair of the common areas of the Insured Property

Insurer: AXA Insurance UK plc

Period of Insurance: Date cover starts 12/12/2025 Date cover expires 11/12/2026
Renewal Date 12/12/2026

Policy Sections	Cover Details	Premium Due
1 – Insured Property	Insured	£384.00
2 - Terrorism	Not Insured	Not Insured
3 - Liability to others	Insured	Insured
4 -Employers Liability	Insured	Insured
5 - Machinery Breakdown	Insured	Insured

TOTAL Annual Premium Due £384.00

The above Total premium includes Insurance Premium Tax (IPT) rate 12% £41.14

Administration Fee Charged £30.00

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.

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

SECTION 1 – Insured Property

Location of Insured Property

1 - 9 Carlisle Avenue Swindon SN3 1PY

Description/Occupation of Insured property

Roads, walls, gates, paths, parking, landscaping & grounds forming the common areas of the Insured Property

The Declared Value for all locations listed above

SECTION	Description	Limit of Liability
1	Insured Property	£100,000(Any one period)

Excesses

Storm	£500
Flood	£500
Escape of Water	£650
Any Other Loss	£500
Subsidence	£1,500

Endorsement(s) applicable to Section 1 – See Appendix; Endorsements

SECTION 2 - Terrorism Not Insured

Location of Insured Property Not Insured

As detailed in the Section 1 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 - **As detailed in the Schedule of Section 1** – Total Sum Insured **Not Insured**

Excess - **As detailed in the Schedule of Section 1** – Excess

Endorsement(s) applicable to Section 2 – See Appendix; Endorsements

SECTION 3 - Liability to others

Limit of Indemnity: **£5,000,000** (for any one occurrence)

Endorsement(s) applicable to Section 3 – See Appendix; Endorsements

SECTION 4 – Employers’ liability

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

Endorsement(s) applicable to Section 4 – See Appendix; Endorsements

SECTION 5 – Machinery Breakdown

Limit of indemnity £10,000 (in the aggregate any one period)

Excess - £350 any one event

Endorsement(s) applicable to Section 5 – See Appendix; Endorsements

APPENDIX – Endorsements

Endorsements applicable;

Conversion of Your Flats Policy to Roads & Gated Estates cover

The following alterations have been made to the Policy

General Definitions:

Common Area is restated as follows:

Commons Area(s) means the area(s) at Your Situation

- a) to which all owners, lessees and tenants have access, which are external to any block of flats, houses, individual residential units or commercial, office or retail units.
- b) Any service area or service building in which access is restricted to maintenance employees

Insured Property is restated as follows

Insured Property means:

- a. Common Area buildings being:
 - i. car parks, roads, pavements, drives, pedestrian malls and service areas;
 - ii. fixed fuel oil, diesel fuel and liquid petroleum gas tanks;
 - iii. outbuildings, garages, carports, patios, terraces, walls, gates and fences;
 - iv. authorised satellite dishes, radio, television and other antennas including their associated wiring, masts, footings, foundations, moorings and towers;
 - v. security lighting, security cameras, other security devices, fire protection devices and signs;
 - vi. swimming pools, spas, tennis courts;
 - vii. underground and overhead services;
 - viii. septic tanks and cess pits;

that You own or have legal responsibility

- ◆ at, in or adjacent to Your Situation, or
- ◆ temporarily removed elsewhere in the United Kingdom including transit to and from Your Situation.

Common Area buildings does not include aircraft, caravans, trailers, Vehicles, hovercraft and Watercraft including their accessories or spare parts whether fitted or not.

- b. Common Area contents being:
 - i. furniture, furnishings, household goods, light fittings, internal blinds, curtains;
 - ii. carpets (whether fixed or unfixed), floor rugs;

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iii. garden equipment including garden appliances not required to be registered;

iv. swimming pool or spa covers and accessories;

that You own or have legal responsibility for:

◆ at, in or adjacent to Your Situation, or

◆ temporarily removed elsewhere in the United Kingdom including transit to and from Your Situation.

Common area contents does not include:

i. aircraft, caravans, trailers, Vehicles (other than garden appliances not required to be registered), hovercraft and Watercraft including their accessories or spare parts whether fitted or not;

ii. livestock, fish, birds or other animals;

iii. Lessee's Contents and resident's contents and any other personal property of theirs;

iv. money, other than as covered under Special Benefit 13 of Section 1;

v. plants, hedges, trees, shrubs, gravel, shale, stones, clay or soil on paths or driveways or tennis courts, soil or bark or mulch in gardens other than as covered under Special Benefit 12 of Section 1. Landscaping

Limit of indemnity restated as follows:

Limit of Indemnity means:

a. for Section 1 the amount stated on the schedule being the maximum amount We will pay in respect of any one Occurrence of Damage;

except that:

◆ payments shall not during any one Period of Insurance exceed in the aggregate the Limit of Indemnity

b. for Section 3 the amount stated on the Schedule which is the maximum amount of Our liability arising out of one Occurrence or series of Occurrences arising out of one (1) originating cause regardless of the number of:

i. other insured parties; or

ii. persons or organisations bringing claims or suits; or

iii. claims against You or series of claims against You, or claims or series of claims made by You;

except that:

◆ liability arising out of Products and/or Pollution shall not during any one Period of Insurance Exceed in the aggregate the Limit of Liability.

◆ Costs and Expenses are payable in addition to the Limit of Indemnity;

c. for Section 4 the amount stated on the Schedule which is the maximum amount of Our liability arising out of one (1) Occurrence regardless of the number of:

i. other insured parties; or

ii. persons or organisations bringing claims or suits; or

iii. claims against You or series of claims against You, or claims or series of claims made by You.

d. for all other Policy Sections the amount stated on the Schedule which is the maximum amount We will pay, inclusive of claimant's costs and expenses recoverable from You, arising out of any one Event or Occurrence unless otherwise stated in a policy section.

e. where a Limit of Indemnity is stated on the Schedule as in the aggregate, that aggregate is the maximum We will pay for all insured Events or Occurrences during the Period of Insurance.

General Conditions – Sections 1 – 5

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The following General Conditions are deleted:

- 10. Index Linking
- 19. Reinstatement of sum insured

Section 1 Insured Property

What We Insure is restated as follows:

What We insure

We will cover You in respect of Accidental Loss or Damage to Your Insured Property during the Period of Insurance.

The amount We pay will:

- a. be calculated on the basis set out in: 'Claims - how We will settle Your claim';
- b. be subject to the application of any Excess shown on the Schedule; and
- c. will not exceed the Limit of Indemnity shown on the Schedule for any one Period of Insurance except as noted under the Special Benefits for Section 1

Day One cover (non-adjustable) is deleted

Additional Benefits is restated as follows:

The insurance under Section 1 is extended to include and We will pay for the following Additional Benefits but the amount paid will form part of and not be additional to the Limit of Indemnity shown on the Schedule for Section 1.

Special Benefits is restated as follows:

The insurance under Section 1 is extended to include and We will pay for the following Special Benefits and the amount paid will be in addition to the Limit of Indemnity shown on the Schedule for Section 1.

Special Benefits 4, 6, 11, 13, 15, 17, 18, 22, 24 and 25 are deleted

Day One cover Claims

How We will settle your claim is deleted and replaced with

1. Replacement

If Your Insured Property is damaged, We may choose to either rebuild, replace, repair or pay the amount it would cost to rebuild, replace or repair up to the Limit of Indemnity as stated on the Schedule

If We choose to rebuild, replace or repair Your Insured Property, the amount We pay under Section 1 will be the cost of Replacement at the time the Accidental Loss or Damage to Your Insured Property occurs, subject to the following provisions:

- i. the necessary work of rebuilding, replacing or repairing (which may be carried out upon another site or in any manner suitable to Your requirements provided Our liability is not increased), must be commenced and carried out without unreasonable delay and no payment shall be made by Us until the costs of this work are actually incurred;
- ii. here Your Insured Property contains any architectural or structural feature of an ornamental, heritage or historical character or where materials used in the original construction are not

readily available We will use the nearest equivalent available to the original materials;

- iii. if it is lawful, and with Our prior written consent, You will not be required to actually rebuild any building destroyed but may purchase an alternative existing building or part thereof to replace all or part of the one

destroyed. Such Replacement will be deemed to constitute Replacement for the purpose of this insurance provided Our liability is not increased;

- iv. if You cause unreasonable delays in commencing or carrying out Replacement, We will not pay any extra costs that result from that delay;
- v. when We wish to rebuild, replace or repair and You do not want this to occur We will only pay Indemnity Value;
- vi. in the event of Damage, Our liability in respect of Insured Property to which this clause applies will not exceed the Sum Insured in respect of each separate Situation.

We will not pay for the cost to:

- ◆ rebuild or replace undamaged Insured Property;
- ◆ rebuild, replace or repair illegal installations, including any building or part of a building that has been constructed without proper planning permission or in breach of the applicable building regulations.

For each and every claim You have to pay the amount of Excess shown on the Schedule.

2. Underinsurance is deleted

Section 3 Liability to others

The following conditions are added to Section 3 Liability to others

Swimming Pool Condition

You must ensure that

- a. daily tests of safe chlorination levels are undertaken
- b. the pool area is secured against entrance when it is not in use
- c. clear markings of depth are shown and warning notices are posted advising that there must be no diving in the shallow area
- d. the pool area is equipped with suitable lifesaving equipment within easy reach of pool users which is checked by a competent person each day prior to the use of the pool area
- e. warning notices are displayed that all persons using the pool do so at their own risk in the absence of a qualified lifeguard
- f. use of the pool is restricted to persons aged 15 years of age and above unless such persons are accompanied in the pool by a responsible adult.

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 arising from the use of the pool.

Fixed Playground Equipment Condition

You must ensure that fixed playground equipment at Your premises is:

- a. inspected at least weekly by an adult person authorised by You to do so and
- b. any equipment found to be defective, unsafe or in need of repair must be immediately prevented from being used until it is made safe again and
- c. a written record is maintained by You of each inspection carried out and any subsequent required maintenance, repair or replacement of equipment resulting from that inspection and

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- d. You comply with the guidance published by the Royal Society for the Prevention of Accidents (RoSPA) on playground management and the safety of outdoor play areas.

If You do not comply with this condition then You will not be covered and We will not pay Your claim.



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee has reasonable access to it in that form)

POLICY No **AXA2400571**

- 1. Name of policyholder:** **WILMERS MEWS RESIDENTS LIMITED**
- 2. Date of commencement of insurance policy** **12/12/2025**
- 3. Date of expiry of insurance policy** **11/12/2026**

We hereby certify that subject to paragraph 2:

1. 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 Guernsey, the Island of Jersey 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 AXA Insurance
UK plc
(Authorised Insurer)**

**Tara Foley
CEO AXA UK & Ireland**

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.*

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: 17/11/2025

Our Ref:	WILME-1
Reason for issue:	Renewal
Insured:	WILMERS MEWS RESIDENTS LIMITED
Postal Address:	C/o 15 Windsor Road Lawns Swindon Wiltshire SN3 1JP
Business Description:	Ownership, management, maintenance & repair of the common areas of the Insured Property
Date cover required:	12/12/2025

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; 1 - 9 Carlisle Avenue Swindon SN3 1PY
 Number of apartments / flats; 0 Number of houses; 9 Number of retail units/offices/other; 0
 Details of the property to be insured; Roads, walls, gates, paths, parking, landscaping & grounds forming the common areas of the Insured Property
 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; No additional communal facilities have been disclosed

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

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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

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

None

Property Details – Subsidence and Flooding

In respect of subsidence None

In respect of flooding None

Property Details – General Management

None

Convictions, Bankruptcy/ Insolvency, CCJs

None

Insurance History and Claims

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