



redefining / standards

Date of issue  
**20 March 2024**  
Policy number  
**AC LAN 4625178**  
Policy wording version  
**ACLD0897P-M**

# Your policy

## Important information

- We have used the information in this document and your statement of fact to provide your insurance. 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 the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

## What's enclosed

- Your statement of fact
- 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:
  - This policy schedule
  - Your statement of fact
- You should read this information along with your policy wording. Your policy wording contains conditions. You must comply with these conditions, including any actions that may be required of you. If you do not comply then your policy may not protect you in the event of a claim.
- If you have any questions or need to change any of the details or if you are unsure about any of the policy and section conditions, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

## Change of details?

Please contact your insurance adviser if any of these details need to be changed.

## Your broker's details

Name	WATERFRONT INS BRKS LTD (BN/ADV)
Agency number	4160680

# Your schedule

## Commercial and Residential Landlords Insurance

### Your details

The insured	Stratagem FP SSAS
Correspondence address	1 Park Lane Poynton Stockport United Kingdom SK12 1RD

### Helpful information

• The **insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

### Your premium

Premium	£414.74
Insurance Premium Tax (IPT) at the current rate	£49.77
<b>Total amount payable</b>	<b>£464.51</b>

### Your period of insurance

Date this policy starts	05 April 2024
Date this policy expires	04 April 2025
Renewal date	05 April 2025

### Your business description

Business activity	Property Owner
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• The **Business description** is the activities you are covered for

## Your property covers

## Property 1

Address	1 Park Lane Poynton Stockport United Kingdom SK12 1RD
Property type	Office
Commercial occupant type	Financial Advisory Service
<b>Buildings</b>	✓ covered
Buildings reinstatement declared value	£412,000
Buildings sum insured	£515,000
Subsidence	✓ covered
Accidental damage	✓ covered
<b>Rental income including service charges</b>	✓ covered
Rent sum insured	£30,000
Maximum indemnity period	12
<b>Landlords contents</b>	✗ not covered

► **Buildings reinstatement declared value** is the cost of rebuilding the property as new at the start of each period of insurance, including additional costs to comply with public authority requirements, professional fees and debris removal costs.

## Excesses that will apply to property 1

The excesses below only apply to this property.

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£500
Damage caused by flood.	£500
Damage caused by subsidence, ground heave or landslip.	£1,000
Damage caused by escape of water from any tank, apparatus, pipe or sprinkler installation.	£500
Damage caused by malicious damage or theft by tenants.	£500
All other damage where an excess applies.	£500

► **Excess** is the first part of each and every claim paid by you

## Other policy covers

<b>Property owners liability</b>	✓ covered
Limit of indemnity	£5,000,000
<b>Employers' liability</b>	✗ not covered
<b>Terrorism</b>	✗ not covered
<b>Legal expenses</b>	✓ covered
Limit any one claim	£50,000
Limit for all claims notified during the period of insurance	£500,000

### Excesses that apply to other policy covers

The excesses below apply to your policy.

• **Excess** is the first part of each and every claim paid by you

cover	excess
Property owners liability	£200
Legal Expenses - Tenant eviction (commercial tenant)	£1,000

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