

## iSure Property Owners Select

### Important Notice

This Schedule of Insurance is a record of the statements, information and Material Facts advised to iSure Underwriting upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between the Insured and the Insurance Companies stated above. Correct values at risk must be advised. If the sums insured that you require are not adequate this will result in the amount paid to you in the event of a claim being reduced. A Material Fact is one which an insurer would regard as likely to influence their assessment and acceptance of this insurance. If you are in any doubt as to whether a fact is material or not you should contact your Insurance Adviser. You must provide all material information likely to influence the acceptance and assessment of this insurance. If you have any doubts as to whether a fact is material you should disclose it. Failure to disclose any material fact may invalidate your policy or may result in your policy not operating fully. You have the right to cancel this policy within a 14 day cancellation period. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

**This Schedule was issued on:**

23/04/2019

**Policy Number:**  
POSEIRE000175

**Policy Wording Version:**  
January 2019

**Broker Details:**  
Hastings (Westport) Ltd t/a  
Hastings Insurance Brokers  
(Sligo)

### Schedule of Insurers

Section(s)	Insurer	Proportion	Registered Address
1 - 4	HDI Global SE – Ireland	100%	HDI-Platz 1, 30659 Hanover, Germany Irish Branch: Merrion Hall, Strand Road, Sandymount, Dublin D04 P6C4
5	AmTrust Europe Ltd	100%	10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG

### Your Details

**The Insured:** Ayres Court Management Co Ltd

**Trading As:** .

**Your Correspondence Address:** Donal Heylin  
11 Kerrymount Rise  
Foxrock  
Dublin 18  
D18H2V3

### Your Period of Insurance

**Date your Policy Starts:** 01/05/2019

**Date your Policy Ends:** 30/04/2020

**Renewal Date:** 01/05/2020

### Your Premium

**Policy Premium:** €3,297.12

**Levy (at current rate):** €164.86

**Administration Fee:** €35.00

**Total Amount Payable:** €3,496.98

## Section 1 &amp; 2: Property Damage &amp; Loss of Rental Income

**Residential Property 1**

<b>Risk Address:</b>	Buenos Aires Court Block 1 Strandhill Sligo .
<b>Type of Property:</b>	Single Private Dwelling House
<b>Primary Tenant Type:</b>	Mixed with Professional Tenants > 70%
<b>Subsidence Cover:</b>	Insured

	<u>Declared Value</u>	<u>Uplift</u>	<u>Sum Insured</u>
<b>Buildings:</b>	€619,356	10.00%	€681,292
<b>Landlords Contents:</b>	€25,000	10.00%	€27,500
<b>Loss of Rent:</b>	€154,839	N/A	N/A
<b>Loss of Rent (indemnity period):</b>	12 Months		

Property Excess

<b>Material Damage:</b>	€300
<b>Subsidence:</b>	€1,500

**Residential Property 2**

<b>Risk Address:</b>	Buenos Aires Court Block 2 Strandhill Sligo N/A
<b>Type of Property:</b>	Purpose Built Flats
<b>Primary Tenant Type:</b>	Mixed with Professional Tenants > 70%
<b>Subsidence Cover:</b>	Insured

	<u>Declared Value</u>	<u>Uplift</u>	<u>Sum Insured</u>
<b>Buildings:</b>	€2,440,863	10.00%	€2,684,949
<b>Landlords Contents:</b>	€25,000	10.00%	€27,500
<b>Loss of Rent:</b>	€610,215.75	N/A	N/A
<b>Loss of Rent (indemnity period):</b>	12 Months		

Property Excess

<b>Material Damage:</b>	€300
<b>Subsidence:</b>	€1,500

## Residential Property 3

<b>Risk Address:</b>	Buenos Aires Court Block 3 Strandhill Sligo N/A
<b>Type of Property:</b>	Purpose Built Flats
<b>Primary Tenant Type:</b>	Mixed with Professional Tenants > 70%
<b>Subsidence Cover:</b>	Insured

	<u>Declared Value</u>	<u>Uplift</u>	<u>Sum Insured</u>
<b>Buildings:</b>	€834,338	10.00%	€917,772
<b>Landlords Contents:</b>	€25,000	10.00%	€27,500
<b>Loss of Rent:</b>	€208,584.50	N/A	N/A
<b>Loss of Rent (indemnity period):</b>	12 Months		
<b><u>Property Excess</u></b>			
<b>Material Damage:</b>	€300		
<b>Subsidence:</b>	€1,500		

## Residential Property 4

<b>Risk Address:</b>	Buenos Aires Court Block 4 Strandhill Sligo N/A
<b>Type of Property:</b>	Single Private Dwelling House
<b>Primary Tenant Type:</b>	Mixed with Professional Tenants > 70%
<b>Subsidence Cover:</b>	Insured

	<u>Declared Value</u>	<u>Uplift</u>	<u>Sum Insured</u>
<b>Buildings:</b>	€667,199	10.00%	€733,919
<b>Landlords Contents:</b>	€25,000	10.00%	€27,500
<b>Loss of Rent:</b>	€166,799.75	N/A	N/A
<b>Loss of Rent (indemnity period):</b>	12 Months		
<b><u>Property Excess</u></b>			
<b>Material Damage:</b>	€300		
<b>Subsidence:</b>	€1,500		

## Residential Property 5

<b>Risk Address:</b>	Buenos Aires Court Block 5 Strandhill Sligo N/A
<b>Type of Property:</b>	Single Private Dwelling House
<b>Primary Tenant Type:</b>	Mixed with Professional Tenants > 70%
<b>Subsidence Cover:</b>	Insured

	<u>Declared Value</u>	<u>Uplift</u>	<u>Sum Insured</u>
<b>Buildings:</b>	€438,244	10.00%	€482,068
<b>Landlords Contents:</b>	€25,000	10.00%	€27,500
<b>Loss of Rent:</b>	€109,561	N/A	N/A
<b>Loss of Rent (indemnity period):</b>	12 Months		
<b><u>Property Excess</u></b>			
<b>Material Damage:</b>	€300		
<b>Subsidence:</b>	€1,500		

### Section 3: Property Owners Liability

<b>Limit of Indemnity:</b>	€6,500,000
----------------------------	------------

### Section 4: Employers Liability

<b>Limit of Indemnity:</b>	€13,000,000
----------------------------	-------------

### Section 5: Legal Expenses


	<u>Limit of Indemnity</u>	<u>Min/Max in Dispute</u>
<b>Prosecution Defence:</b>	€25,000	Nil
<b>Contract Disputes:</b>	€25,000	€250 Min / €5,000 Max
<b>Debt Recovery:</b>	€25,000	€250 Min / €5,000 Max
<b>Tax Disputes:</b>	€25,000	Nil
<b>All other sections:</b>	€50,000	Nil

### Excesses

<b>Policy Excess:</b>	See property details above
<b>Subsidence:</b>	See property details above
<b>Third Party Property Damage:</b>	€300
<b>Escape of Water:</b>	€500 (Residential Properties)
<b>Legal Expenses Excess:</b>	€250 Contract Disputes & Debt Recovery €250 Tax Disputes

**Further Information**

Sections 1 - 4 of your Insurance Contract are underwritten by HDI Global SE – Ireland who are Authorised by BaFin and are authorised to passport into Ireland by the Central Bank of Ireland. Details about the extent of the authorisation and regulation by the Central Bank are available from us on request. HDI Global SE – Ireland is a branch of HDI Global SE (Registered Office: HDI-Platz 1, 30659 Hanover, Germany).

Signed by  on 23/04/2019

Steve Robinson  
Underwriting Director, iSure Underwriting

who is authorised to issue policy documents on behalf of QIC (Europe) Ltd, under their authority agreement and in respect to the facility under Agreement Number B0799FC007150m

**Claims & Complaints**

Insurer	Registered Address
HDI Global SE – Ireland	HDI-Platz 1, 30659 Hanover, Germany Irish Branch: Merrion Hall, Strand Road, Sandymount, Dublin D04 P6C4
<i>Claims Notifications:</i>	<i>IMS Support Limited, 135A Main Street, Derrylin, BT92 9PJ Tel: 048 30 450 450. Email: claims.hdi@isureunderwriting.ie.</i>
AmTrust Europe Ltd	10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG
<i>Claims Notifications:</i>	<i>Arc Legal Assistance, PO Box 8921, Colchester, CO4 5YD. Tel: 0344 770 1040. Email: claims@arclegal.co.uk.</i>

**Section Endorsements**

**PO001 - SURVEY SUBJECTIVITY CONDITION**

In accordance with the provisions of Policy General Condition 16, Survey Condition, cover is subject to the following:

Completion of a satisfactory survey of The Premises within 60 days of the effective date of the policy and, if appropriate, completion of any risk requirements within the specified timescales.