

## PROPERTY OWNERS STATEMENT OF FACT

This Property Owners Statement is a record of the information and Material Facts advised to BC Underwriting. The acceptance of the Proposal for insurance and the calculation of the premium are based upon all information supplied. A Material Fact is one which an insurer would regard as likely to influence their assessment and acceptance of the insurance. The policy is voidable if there has been non-disclosure, misrepresentation or mis-description of any material facts at the insurers' discretion. You should check this Statement and contact your insurance advisor immediately if any information is incorrect or if there are any other Material Facts that you should disclose. This Statement together with the Policy, the Schedule and any endorsements forms a legal contract which shall constitute the entire contract between the parties.

### Client Details

Quote Number	5187155
Policyholder Name	Co-proprietors and Bondholders of Bridge View, St Mungo St, G64 1QT
Policyholder Address	Bridge View, St Mungo Street, Bishopbriggs, G64 1QT
Business Type	Property Owner
Years Trading (where applicable)	5 years +
Inception Date	21 June 2019
Please confirm the number of premises you wish to include on this quotation	3

## Premises 1 Details

Overall Property Type	Residential
Are the residential areas occupied or let to local authorities, DSS, Students or Asylum Seekers?	No
Please confirm the type of residential premises	Modern / Purpose Built flats - Concrete Floors
Name of occupant/s	Purpose Built Flats
Risk Address	Block 1 Bridge View St. Mungo Street Bishopbriggs G64 1QT
Are the premises built solely of brick, stone or concrete and roofed with slates, tiles, concrete, metal, asbestos or sheets or slabs composed of incombustible material ingredients and do not contain any composite panels?	Yes
Does the premises have any elements of flat roofing in it's construction?	No
Floor Construction	Concrete
Age of Property	Post 1997
Number of Storeys where floor is concrete construction?	3
Number of Storeys where floor is wooden construction?	0
Is the property a listed building?	No
Is the premises self-contained with its own lockable entrance	Yes
Is the premises in a good state of repair and will it be so maintained?	Yes
Are there any planned refurbishment works?	No
Is the premises in close proximity to the sea, any river, canal or other water course (1/4 mile/400m)	No
Is the premises in a position or area likely to be subject to flooding or where flooding has occurred	No
Is the premises within 100 metres of a cliff, quarry or other excavation?	No
Are the premises heated by a conventional electric, gas, oil or solid fuelled central heating system	Yes
Does the premises hold an NICEIC certificate, obtained in the past five years, in respect of fixed wiring systems and have they remedied any deficiencies identified?	Yes
Does the premises have any elements that remain unoccupied for more than 30 days at a time?	No
Is the premises in close proximity to a hazardous location, for example; Waste / Nuclear / Flammable Liquids / Gases or Vapours / Combustible Products / Fire Factory (1/4 mile / 400m)?	No

## Subsidence

Does the insured require cover for subsidence?	Yes
Are the premises suffering from or showing signs of any damage from subsidence, ground heave or landslip, or to the best of your knowledge in an area susceptible to this type of damage?	No
Has the property undergone any structural works to rectify previous subsidence issues and did this involve any underpinning?	No
Is the property erected on made up ground?	No
Are there any trees within 5 metres (16.4ft) of the property or elm, poplar or willow trees within 10 metres (32.8ft)?	No

## Security

Are all external doors at the premises and any internal doors which give access to any part of the building not occupied by the Insured of solid construction and fitted with a mortise deadlock which has 5 or more levers and conforms to BS3621	Yes
--	-----

### OR

where doors are double leaf in addition to the said mortise deadlock the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom of the leaf

### OR

any outward opening doors should in addition to the above have each hinge fitted with a hinge bolt?

Are all accessible windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes fitted with key operated window locks except those opening windows protected by solid steel bars, grills or expanded metal or weld mesh?	Yes
If the external door is aluminium, and not timber, is it fitted with a cylinder mortice deadlock?	Not Applicable
If the external door is non-timber, and non-aluminium, does it have a key operated multi point locking device?	Not Applicable
Are the premises protected by an intruder alarm?	No

## Fire Safety

Does the premises have an operational automatic fire alarm?	No
Does the premises have an operational sprinkler system installed?	No

## Buildings

Buildings Declared Value	£1,610,500
Do you require buildings to be covered on a "Day One Value Basis"?	Yes
Please indicate the percentage level of Day One Reinstatement cover you require	30%
Are there any interested parties?	No

## Contents

Landlords Contents / Contents of common parts Declared Value	£25,000
--	---------

## Loss of Rent &/Or Alternative Accommodation

Indemnity Period	36 Months
Loss of Rent &/Or Alternative Accommodation Sum Insured	£0

## Operative Events

Accidental Damage	Insured
Escape of Water	Insured
Flood	Insured
Sprinkler Leakage	Not Insured
Storm	Insured
Subsidence, Heave & Landslip	Insured
Theft of Attempted Theft	Insured
Riot, Civil Commotion, Strikers	Insured
Locked out workers	Insured
Workers taking part in Labour disturbances	Insured
Malicious Persons	Insured
Earthquake	Insured
Subterranean Fire	Insured
Escape of Oil	Insured
Impact	Insured
Fire	Insured
Lightning	Insured
Aircraft	Insured
Explosion	Insured

## Premises 2 Details

Overall Property Type	Residential
Are the residential areas occupied or let to local authorities, DSS, Students or Asylum Seekers?	No
Please confirm the type of residential premises	Modern / Purpose Built flats - Concrete Floors
Name of occupant/s	Purpose Built Flats
Risk Address	Block 2 Bridge View St. Mungo Street Bishopbriggs G64 1QT
Are the premises built solely of brick, stone or concrete and roofed with slates, tiles, concrete, metal, asbestos or sheets or slabs composed of incombustible material ingredients and do not contain any composite panels?	Yes
Does the premises have any elements of flat roofing in it's construction?	No
Floor Construction	Concrete
Age of Property	Post 1997
Number of Storeys where floor is concrete construction?	3
Number of Storeys where floor is wooden construction?	0
Is the property a listed building?	No
Is the premises self-contained with its own lockable entrance	Yes
Is the premises in a good state of repair and will it be so maintained?	Yes
Are there any planned refurbishment works?	No
Is the premises in close proximity to the sea, any river, canal or other water course (1/4 mile/400m)	No
Is the premises in a position or area likely to be subject to flooding or where flooding has occurred	No
Is the premises within 100 metres of a cliff, quarry or other excavation?	No
Are the premises heated by a conventional electric, gas, oil or solid fuelled central heating system	Yes
Does the premises hold an NICEIC certificate, obtained in the past five years, in respect of fixed wiring systems and have they remedied any deficiencies identified?	Yes
Does the premises have any elements that remain unoccupied for more than 30 days at a time?	No
Is the premises in close proximity to a hazardous location, for example; Waste / Nuclear / Flammable Liquids / Gases or Vapours / Combustible Products / Fire Factory (1/4 mile / 400m)?	No

## Subsidence

Does the insured require cover for subsidence?	Yes
Are the premises suffering from or showing signs of any damage from subsidence, ground heave or landslip, or to the best of your knowledge in an area susceptible to this type of damage?	No
Has the property undergone any structural works to rectify previous subsidence issues and did this involve any underpinning?	No
Is the property erected on made up ground?	No
Are there any trees within 5 metres (16.4ft) of the property or elm, poplar or willow trees within 10 metres (32.8ft)?	No

## Security

Are all external doors at the premises and any internal doors which give access to any part of the building not occupied by the Insured of solid construction and fitted with a mortise deadlock which has 5 or more levers and conforms to BS3621

Yes

### OR

where doors are double leaf in addition to the said mortise deadlock the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom of the leaf

### OR

any outward opening doors should in addition to the above have each hinge fitted with a hinge bolt?

Are all accessible windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes fitted with key operated window locks except those opening windows protected by solid steel bars, grills or expanded metal or weld mesh?

Yes

If the external door is aluminium, and not timber, is it fitted with a cylinder mortice deadlock?

Not Applicable

If the external door is non-timber, and non-aluminium, does it have a key operated multi point locking device?

Not Applicable

Are the premises protected by an intruder alarm?

No

## Fire Safety

Does the premises have an operational automatic fire alarm?	No
Does the premises have an operational sprinkler system installed?	No

## Buildings

Buildings Declared Value	£1,610,500
Do you require buildings to be covered on a "Day One Value Basis"?	Yes
Please indicate the percentage level of Day One Reinstatement cover you require	30%
Are there any interested parties?	No

## Contents

Landlords Contents / Contents of common parts Declared Value	£25,000
--	---------

## Loss of Rent &/Or Alternative Accommodation

Indemnity Period	36 Months
Loss of Rent &/Or Alternative Accommodation Sum Insured	£0

## Operative Events

Accidental Damage	Insured
Escape of Water	Insured
Flood	Insured
Sprinkler Leakage	Not Insured
Storm	Insured
Subsidence, Heave & Landslip	Insured
Theft of Attempted Theft	Insured
Riot, Civil Commotion, Strikers	Insured
Locked out workers	Insured
Workers taking part in Labour disturbances	Insured
Malicious Persons	Insured
Earthquake	Insured
Subterranean Fire	Insured
Escape of Oil	Insured
Impact	Insured
Fire	Insured
Lightning	Insured
Aircraft	Insured
Explosion	Insured

## Premises 3 Details

Overall Property Type	Residential
Are the residential areas occupied or let to local authorities, DSS, Students or Asylum Seekers?	No
Please confirm the type of residential premises	Modern / Purpose Built flats - Concrete Floors
Name of occupant/s	Purpose Built Flats
Risk Address	Block 3 Bridge View St. Mungo Street Bishopbriggs G64 1QT
Are the premises built solely of brick, stone or concrete and roofed with slates, tiles, concrete, metal, asbestos or sheets or slabs composed of incombustible material ingredients and do not contain any composite panels?	Yes
Does the premises have any elements of flat roofing in it's construction?	No
Floor Construction	Concrete
Age of Property	Post 1997
Number of Storeys where floor is concrete construction?	3
Number of Storeys where floor is wooden construction?	0
Is the property a listed building?	No
Is the premises self-contained with its own lockable entrance	Yes
Is the premises in a good state of repair and will it be so maintained?	Yes
Are there any planned refurbishment works?	No
Is the premises in close proximity to the sea, any river, canal or other water course (1/4 mile/400m)	No
Is the premises in a position or area likely to be subject to flooding or where flooding has occurred	No
Is the premises within 100 metres of a cliff, quarry or other excavation?	No
Are the premises heated by a conventional electric, gas, oil or solid fuelled central heating system	Yes
Does the premises hold an NICEIC certificate, obtained in the past five years, in respect of fixed wiring systems and have they remedied any deficiencies identified?	Yes
Does the premises have any elements that remain unoccupied for more than 30 days at a time?	No
Is the premises in close proximity to a hazardous location, for example; Waste / Nuclear / Flammable Liquids / Gases or Vapours / Combustible Products / Fire Factory (1/4 mile / 400m)?	No



## Subsidence

Does the insured require cover for subsidence?	Yes
Are the premises suffering from or showing signs of any damage from subsidence, ground heave or landslip, or to the best of your knowledge in an area susceptible to this type of damage?	No
Has the property undergone any structural works to rectify previous subsidence issues and did this involve any underpinning?	No
Is the property erected on made up ground?	No
Are there any trees within 5 metres (16.4ft) of the property or elm, poplar or willow trees within 10 metres (32.8ft)?	No

## Security

Are all external doors at the premises and any internal doors which give access to any part of the building not occupied by the Insured of solid construction and fitted with a mortise deadlock which has 5 or more levers and conforms to BS3621

Yes

### OR

where doors are double leaf in addition to the said mortise deadlock the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom of the leaf

### OR

any outward opening doors should in addition to the above have each hinge fitted with a hinge bolt?

Are all accessible windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes fitted with key operated window locks except those opening windows protected by solid steel bars, grills or expanded metal or weld mesh?

Yes

If the external door is aluminium, and not timber, is it fitted with a cylinder mortice deadlock?

Not Applicable

If the external door is non-timber, and non-aluminium, does it have a key operated multi point locking device?

Not Applicable

Are the premises protected by an intruder alarm?

No

## Fire Safety

Does the premises have an operational automatic fire alarm?	No
Does the premises have an operational sprinkler system installed?	No

## Buildings

Buildings Declared Value	£1,610,500
Do you require buildings to be covered on a "Day One Value Basis"?	Yes
Please indicate the percentage level of Day One Reinstatement cover you require	30%
Are there any interested parties?	No

## Contents

Landlords Contents / Contents of common parts Declared Value	£25,000
--	---------

## Loss of Rent &/Or Alternative Accommodation

Indemnity Period	36 Months
Loss of Rent &/Or Alternative Accommodation Sum Insured	£0

## Operative Events

Accidental Damage	Insured
Escape of Water	Insured
Flood	Insured
Sprinkler Leakage	Not Insured
Storm	Insured
Subsidence, Heave & Landslip	Insured
Theft of Attempted Theft	Insured
Riot, Civil Commotion, Strikers	Insured
Locked out workers	Insured
Workers taking part in Labour disturbances	Insured
Malicious Persons	Insured
Earthquake	Insured
Subterranean Fire	Insured
Escape of Oil	Insured
Impact	Insured
Fire	Insured
Lightning	Insured
Aircraft	Insured
Explosion	Insured

## Additional Covers

### Property Owners Liability

Limit of Indemnity £2,000,000

### Employers Liability

Do you wish to include cover for Employer's Liability? No

### Claims History

Have you had any claims in the last 5 years (or since you started trading if less)? No

Please confirm the number of years claim free 0 Years

### Data Protection

Insurers may store information and may use it for administration, risk assessment, research prevention. Some of the information held by Insurers includes sensitive personal information (sensitive personal purposes information includes such things as criminal convictions and health information). By signing this form you will signify your consent to such information being processed by Insurers and / or their agents.

Employers' Liability Tracing Office Data protection Act wording applicable to all Commercial risks, as follows:

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office (the 'ELTO') and added to an electronic database, (the Database'). This information will be made available in a specified and readily available form as required by the Employers' Liability Insurance:

Disclosure By Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for the employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the 'Claimants'):

- to identify which Insurer (or Insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability policies.

The Database will be managed by ELTO. The Database and data stored on it may be accessed and used by claimants, their appointed representatives, Insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

### Policyholder Declaration

Are you able to confirm that the proposer, or any director, officer or partner of the Proposer, Trade or Business, either Personally or in Any Business Capacity (and in any Jurisdiction) has never...

...been prosecuted for or convicted of or involved in acts of fraud or dishonesty or any other criminal offence, other than a motoring offence?

...been refused insurance, had special conditions imposed by an insurer, had an insurance policy cancelled by an insurer or been refused renewal?

...been declared bankrupt or insolvent, or been the subject of bankruptcy proceedings or insolvency proceedings?

...been the owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or liquidation and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or an administrative order?

...been the subject of a County Court Judgement (or equivalent)?

...been disqualified from becoming a Company Director?

...been prosecuted under any Health and Safety at Work Act?

Yes

If No, please provide full details:

Please enter any additional information or material fact that may be relevant to an underwriter when considering this quotation

**Declaration**

As an authorised representative of the company applying for insurance you understand that:

A. this declaration is made on behalf of the company named above;

and

B. by accepting the insurance you are affirming, on behalf of the company and on behalf of all Directors, Officers and the company, that the above statements are true and that the insurers have accepted this Declaration as the basis for the policy and will be considered as being incorporated into the policy as a condition precedent to inception;

and

C. You are authorised to affirm this Declaration on behalf of the company and of all Directors and Officers of the company.