



## Premises

Flats 1 - 9, Oak Court, 19 Green Lane, Northwood, Middlesex, United Kingdom , HA6 2UU

Residential Use: Private Rental.

## Premises Applicable Clauses

The following clauses apply to these Premises as detailed under Additional Terms and Conditions

**RES001 Residential Occupancy Exclusions**

**RES006 Residential Tenancy Requirement**

**LIS002 Listed Building Condition**

## Insurances applicable to the above Premises

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### Property Damage Insurance

#### Operative Events

- |   |          |
|---|----------|
| • Events 1-7 and 9:                               | Included |
| • Event 8 (Subsidence, ground heave or landslip): | Included |
| • Event 10 (Any other accident):                  | Included |

**Buildings** Included

Declared Value:	£1,674,245
Uplift Level:	0%
Sum Insured:	£1,674,245

**Landlord's Contents** Not Included

**Rent** Included

Annual Rent Receivable:	£315,309
Indemnity Period:	12 months
Rent Sum Insured:	£315,309

Alternative Accommodation Costs:	Included
Indemnity Period:	36 months
Limit of Liability:	£502,274

Royal & Sun Alliance Insurance plc (No.93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



**Book Debt**

Included

Sum Insured: £25,000

**Your Contribution:**

In respect of Buildings and Rent:

- |   |        |
|---|--------|
| • Event 1 (Fire, smoke, lightning, explosion and earthquake): | Nil    |
| • Event 4 (Escape of water or oil):                           | £250   |
| • Event 8 (Subsidence):                                       | £1,000 |
| • Damage other than Events 1, 4 and 8:                        | £100   |

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**Terrorism Insurance**

Not Included

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**Annual Property Damage and Property Owners' Liability  
Premium Allocation for these Premises, including Insurance Premium Tax:**

£ 1,597.01

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## Other Insurances applicable to the Policy

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### Liabilities Insurance

<b>Section 1 - Employers' Liability</b>	Not Included	
<b>Section 2 - Property Owners' Liability</b>	Included	
Limit of Indemnity any one Event:		£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:		£5,000,000
<b>Your Contribution:</b>		£250
<b>Section 3 - Legal Defence Costs</b>	Included	
Limit of Indemnity in any one Period of Insurance:		
• Part A:	Not Included	
• Part B:		£250,000
<b>Section 4 - Legionellosis Liability</b>	Included	
Limit of Indemnity:		£5,000,000
<b>Your Contribution:</b>		£100

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### Legal Expenses Insurance

	Included	
Limit of Indemnity Any One Claim (except where otherwise stated in the Policy):		£100,000
Limit of Indemnity in total for all claims in any one Period of Insurance:		£1,000,000

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### Directors & Officers Liability Insurance

Not Included

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## Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

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### The following clauses apply to Your Policy:

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#### **REP001      Renovation or Repair Requirement**

No cover shall be provided under this **Policy** if and to the extent that any **Damage** arises as a result of renovation or repair to **Buildings** at the **Premises** other than

1 **Contract Works** not exceeding the **Contract Price**

2 **Contract Works** notified to and accepted by **Us**

during the **Period of Insurance** of this **Policy**.

The meaning of **Contract Price** and **Contract Works** is included in '**Definitions - Words with Special Meanings**'.

#### **CWL003A      Contract Works Extension (£100,000)**

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Buildings** extends to include **Contract Works** to the extent to which **You** have contracted to arrange cover.

**Contract Price:** £100,000

excluding

- **Your Contribution** as shown in the **Schedule**
- any amount in excess of the **Contract Price**
- non-ferrous metals
- any **Property** which is otherwise insured.

The meaning of **Contract Works** and **Contract Price** is included in '**Definitions - Words with Special Meanings**'.



#### **MDR001A Malicious Damage by Residents**

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Event 2** is extended to include malicious damage caused by **Residents** or their guests to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** in which the **Resident** lives

excluding

1 **Your Contribution** of £250

2 **Damage** to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** which **You** can recover from the **Resident** or another source.

#### **TBR001A Theft or Attempted Theft by Residents**

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Event 7** is extended to include theft or attempted theft caused by **Residents** or their guests to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** in which the **Resident** lives

excluding

1 **Your Contribution** of £250

2 **Damage** to the **Buildings** and **Landlord's Contents** (if insured) of the **Flat** or other **Residential Property** which **You** can recover from the **Resident** or another source.

#### **LEX001A Legal Expenses Residential Letting Requirement**

This clause applies to Legal Expenses Insurance in this **Policy**.

It is a requirement of this Insurance that: **You** obtain and verify a satisfactory reference from potential tenants before commencement of a **Tenancy Agreement**.

**Failure to comply with this requirement may result in Us not paying your Legal Expenses Claim.**

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## **The following clauses apply if listed under Premises Applicable Clauses**

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**RES001 Residential Occupancy Exclusions**

This clause applies to Property Damage Insurance in this **Policy**.

It is a condition of this Insurance that the residential portions of the **Premises** are not rented out or let for the purposes of any of the following occupancy types:

- Bed and Breakfast accommodation
- Care and support
- DWP/DSS, Local Authority or Council support tenancies unless accepted by **Us**
- Asylum Seekers.

**Failure to comply with this requirement may result in Us not paying Your claim.**

**RES006 Residential Tenancy Requirement**

This clause applies to Property Damage and Liabilities Insurances in this **Policy**.

It is a requirement of this insurance that the residential portions of the **Buildings**:

A) are occupied by a private individual(s)

i) under an assured short-hold tenancy for a period of not less than six months or

ii) subject to leasehold over 12 months

or

B) are temporarily **Unoccupied**.

Failure to comply with this requirement may result in **Us** not paying **Your** Property Damage or Liabilities claim.



**LIS002 Listed Building Condition**

This clause applies to Property Damage Insurance in this **Policy**.

It is a condition of the insurance for Property Damage that the **Premises** are not

- designated a Listed Building of Grade I
- Scheduled Ancient Monument
- the subject of any other protection order or Building Preservation Notice the equivalent to Grade 1
- currently undergoing nor are scheduled to undergo consideration for any of the above status.

For all other classifications of Listed or Preserved building not listed above it is a further condition of the insurance for Property Damage to **Buildings** that the Declared Value for the **Buildings** of the **Premises** is based on a rebuilding cost assessment or valuation report prepared by an appropriately qualified professional within the last 3 years.

If, at the commencement of the insurance, a professional rebuilding cost assessment/valuation report has not been obtained this must be obtained within eight weeks of the commencement of insurance for the **Buildings**.

Any changes to the **Declared Value** required following the production of a professional cost assessment or valuation may result in an additional premium.

If the **Declared Value** for the **Buildings** of the **Premises** is not based on a professional rebuilding cost assessment or valuation, any Uplift Level provided will be set to 0% and the Alternative Basis of Settlement referred to in 'How We settle claims for Damage to Buildings'/'Additional factors when settling these claims' is deleted. In the event of a claim to the **Buildings**, the onus will be on **You** to obtain a professional valuation to enable the Insurable Amount to be calculated.