

# Towergate Insurance

## PROPERTY OWNERS POLICY SCHEDULE

### BUILDINGS, CONTENTS & PROPERTY OWNER'S LIABILITY INSURANCE

**Insured:** W E Black Limited, Cantay Group Limited, FUSION Policy FP1018497  
Three Rivers Property Investments Limited No.

**The Premises:** Flats 1-9, Hanover Close, 46 Station Road  
Ashford, Property: 195  
Middlesex  
**Postcode:** TW15 3FG

**Risk Occupation:** Residential

**Period of Insurance:** from 01 March 2018 to 28 February 2019

#### Excesses

Fire, Lightning, Earthquake, Explosion, Aircraft, Riot and Civil Commotion

Subsidence, Heave and Landslip £1,000

Escape of Water £250

Unless Otherwise Stated, all other Damage £250

**Sums Insured:** (\* the figure in brackets represents the current reinstatement cost)

Sections A & B	Buildings	(£1,456,000)	£2,184,000
	Contents of Common Parts	(£25,000)	£25,000
Section C	Employer's Liability		Not insured
	Property Owner's Liability		£5,000,000
Section D	Terrorism		Insured via Catlin

The interest of the lessee or owner of each flat or property and the mortgagees of any of them is deemed to be noted without the need for it to be specifically recorded.

**Section A** Property Damage - Fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked-out workers persons taking part in labour disturbances malicious persons the earthquake storm flood subsidence escape of water from any tank apparatus or pipe theft, accidental damage ( impact by any road vehicle or animal

**Section C2** Property Owner's Liability - legal liability to pay claimant's costs and expenses in respect of accidental injury to any person, damage to material property

**This is a summary of the policy – a full copy of the policy wording is available on request**