

Towergate Insurance

PROPERTY OWNER'S POLICY SCHEDULE

BUILDINGS, LOSS OF RENT & PROPERTY OWNER'S LIABILITY INSURANCE

Insured:	WE Black Limited, Cantay Group Limited, Three Rivers Property Investments Limited	FUSION Policy No.	FP1018483
The Premises:	1-3 Lancaster House Germain Street Chesham Bucks		Property: 069
Postcode:	HP5 1LH		
Risk Occupation:	Offices and flats		
Period of Insurance:	from 01 April 2018	to 31 March 2019	
Excesses	Fire, Lightning, Earthquake, Explosion, Aircraft, Riot and Civil Commotion Strikers Locked-out workers Persons taking part in Labour Disturbances		Nil
	Subsidence Ground Heave and Landslip		£1,000
	Unless Otherwise Stated, all other Damage		£250
Sums Insured:	(* the figure in brackets represents the current reinstatement cost)		
Section A)	Buildings	£853,000	(£1,279,000)
	Contents of common parts	£25,000	(£25,000)
Section B)	Loss Of Rent	£17,250	Indemnity Period 36 months
Section C)	Employer's Liability	Not insured	
	Property Owner's Liability	£5,000,000	
Section D)	Terrorism	Insured via Catlin	
Section	Legal Expenses	£500,000	

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.

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 theft earthquake storm flood subsidence escape of water from any tank apparatus or pipe theft, accidental damage or impact by any road vehicle or animal

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