

## WE Black – Buildings Insurance Policy – Endorsements to Full Policy Wording

### FUSPFZ025 - Contents SI and Loss of Rent & Alt.Residential Acc. to 30% Extension

1. When a Contents Sum Insured is stated in the **appendix** this Extension provides insurance for household furniture furnishings and utensils belonging to **you** or for which **you** are responsible in the individual **flat** and or **building** subject to the Section Limit
2. The '20%' stated in the **policy** Section Extension Loss of rent and alternative residential accommodation is cancelled and replaced by '30%'

### PIA990 – Buildings extension clause

The Insurance by **Section Material Damage Buildings** is extended to include 8) Solar Panels

### PIZ991 – Joint Insured

The Management Company 'David Charles Property Consultants are noted as joint insured in respect of the **premises** Hollingworth Mews, Bramble Close, Watford, WD25 0AB.

Subject otherwise to all the terms and conditions and Exceptions of this policy.

### PIA992 – Mitigation costs extension

Cover under **Section Material Damage** extends to include reasonable expenses incurred by **The Insured** in taking exceptional measures to prevent or mitigate impending **Damage** for which cover is provided under this **Section** provided that

**Damage** would reasonably be expected if such measures were not implemented

- 1) The underwriters are satisfied that **Damage** has been avoided or mitigated by means of the exceptional measures

The amount payable under this **extension** will be limited to the cost of **Damage** which would have otherwise occurred or 5,000 whichever is the less

### FUSCA993 - Illegal Cultivation of Drugs

**We** will indemnify **You** in respect of **Damage** arising from **Your** tenants use of the **Premises** for the manufacture, cultivation, harvest or processing by any other method of drugs classed as a controlled substance under the Misuse of Drugs Act (1971).

**You** will lose Your right to **indemnity** in respect of a Residential Unit if **You**, or anyone acting on Your behalf, do not

(1) carry out internal and external inspections of the buildings at least every three months or as permitted under the tenancy agreement

(a) maintain a log of such inspections and retain that log for at least 24 months

(b) carry out a six monthly management check of the inspections log

- (2) obtain and record written formal identification of any prospective tenant
- (3) obtain and retain a written employers reference for any new tenant
- (4) obtain and record details of Your tenant's bank account and verify those details by receiving at least one payment from such account
- (5) advise **Your** tenant, where sub-letting is allowed by the tenancy agreement, that they must follow the measures laid out in items (2) (3) and (4) above for all lettings that they arrange.

#### FUSCA994 - Abandoned Vehicles

**We** will pay for the reasonable costs for which You are responsible of

- (1) clearing

and

- (2) removing

any vehicle illegally deposited in or adjacent to the **buildings** insured under this **policy**.

The maximum **We** will pay is £2,500 in respect of any one **Premises** and/or in any one **Period of Insurance**.

**We** will not indemnify **You** in respect of the first £100 of each and every loss.

#### FUSCA995 - Abandoned Property

**We** will pay for the reasonable costs of

- (1) clearing

and

- (2) removing

unfixed property, for which **You** are responsible, abandoned by **Your** former tenant and left within or adjacent to **buildings** insured under this **policy**, during the **Period of Insurance**, with our prior consent.

The maximum **We** will pay is £2,500 in respect of any one occurrence and/or in any one **Period of Insurance**.

**We** will not indemnify **You** in respect of

- (1) the first £350 of each and every loss at each of **The Premises**
- (2) the removal of property where more specifically insured
- (3) any such property abandoned prior to the inception date of this clause under this policy
- (4) the removal of property from a Residential Unit

### **FUSCA996 - Japanese Knotweed**

**We** will pay for the reasonable costs for which **You** are responsible, with our prior consent, of eradicating the presence of Japanese Knotweed (*Fallopia Japonica*) or other hybrids of knotweed, listed under Schedule 9 of The Wildlife and Countryside Act 1981 or any subsequent amending legislation, from **The Premises** insured under this **policy** and to safely dispose of the waste in accordance with the provisions under the Environmental Protection Act 1990 (Duty of Care) Regulations 1991 or any subsequent amending legislation.

The maximum **We** will pay is £2,500 in respect of any one occurrence and/or in any one **Period of Insurance**.

**We** will not indemnify **You** in respect of the first £350 of each and every loss at each of **The Premises**.

**We** will pay for the reasonable costs of

(1) clearing

and

(2) removing

unfixed property, for which **You** are responsible, abandoned by **Your** former tenant and left within or adjacent to buildings insured under this **policy**, during the **Period of Insurance**, with our prior consent. The maximum **We** will pay is £2,500 in respect of any one occurrence and/or in any one **Period of Insurance**.

**We** will not indemnify **You** in respect of

(1) the first £350 of each and every loss at each of **The Premises**

(2) the removal of property where more specifically insured

(3) any such property abandoned prior to the inception date of this clause under this **policy**

(4) the removal of property from a Residential Unit

### **FUSCA997 - Fire Brigade Charges**

**We** will indemnify **You** in respect of the charges made to **You** by any Public Authority for Fire Service attendance at **The Premises** in dealing with any fire for which **We** have admitted liability.

The maximum **We** will pay in respect of any one loss is £10,000.

### **FUSCA998 - Debris Removal Recycling**

Where **We** have agreed to indemnify **You** in respect of Debris Removal under **This Section** **We** will indemnify **You** for the additional costs and expenses **You** incur with **Our** consent to sort and segregate recyclable materials of the **Property Insured** which has suffered Damage and remove them from **The Premises** to recycling facilities.

The maximum **We** will pay under this **Clause** in respect of anyone claim is 25% of the amount payable under the Debris Removal Clause or £50,000 whichever is the lower.

**FUSCZ015 - Low claims premium rebate agreement**

Effective Date:1st March 2017

This agreement applies during each **period of insurance** which **we** agree to allow a low claims premium rebate against the premium **you** have paid calculated as stated below and which will vary in accordance with the following table of percentage rebates

Loss ratio	Premium rebate
Up to 15%	7.5%
Exceeding 15% up to 25%	5%
Exceeding 25% up to 30%	2.5%
Exceeding 30%	Nil

1)	the amount of the premium rebate		
	1.1)	will be calculated and paid 6 months after the expiry of each <b>period of insurance</b> and is subject to 1.2) below	
	1.2)	will only be payable in the event that the insurance provided by the Section(s) of this <b>policy</b> are renewed with <b>us</b> for a further year immediately following expiry of the <b>period of insurance</b> in respect of which the premium rebate applies but there is no obligation on <b>us</b> to offer renewal of such Section(s) of this <b>policy</b>	

2)	if <b>you</b> cancel		
	2.1)	this <b>policy</b> no premium rebate under the terms of this agreement will be allowable	
	2.2)	any individual Section(s) of this <b>policy</b> no premium rebate under the terms of this agreement will be allowable in respect of any Section(s)	

3)	agreement to allow the premium rebate as stated herein will always be subject to any		
	3.1)	minimum premium	
	or		
	3.2)	minimum and deposit premium	
	previously notified to <b>you</b> applicable during the <b>period of insurance</b> for any Section(s) of this <b>policy</b>		

4)	for the purposes of this agreement only	
4.1)	loss ratio means the losses as described in 4.2) below expressed as a percentage of the premium paid	
4.2)	losses means the total of all claims incurred during the <b>period(s) of insurance</b> under the Section(s) of this <b>policy</b> for which the loss ratio is being calculated being the sum of	
	a)	including all additional premiums and after deduction of any return premiums
	and	
	b)	outstanding reserves as estimated in accordance with <b>our</b> normal practice
4.3)	premium means the total insurance premium payable for the <b>period of insurance</b> under the Section(s) of this <b>policy</b> for which the loss ratio is being calculated	
	a)	including all additional premiums and after deduction of any return premiums
	b)	after adjustment following receipt of the declared information required by the Conditions of this <b>policy</b>
	c)	excluding
	i)	Insurance Premium Tax or any equivalent tax
	ii)	premium for any Section(s) of this <b>policy</b> to which this agreement does not apply
4)	for the purposes of this agreement only	
4.1)	loss ratio means the losses as described in 4.2) below expressed as a percentage of the premium paid	
4.2)	losses means the total of all claims incurred during the <b>period(s) of insurance</b> under the Section(s) of this <b>policy</b> for which the loss ratio is being calculated being the sum of	
	a)	including all additional premiums and after deduction of any return premiums
	and	
	b)	outstanding reserves as estimated in accordance with <b>our</b> normal practice
4.3)	premium means the total insurance premium payable for the <b>period of insurance</b> under the Section(s) of this <b>policy</b> for which the loss ratio is being calculated	
	a)	including all additional premiums and after deduction of any return premiums
	b)	after adjustment following receipt of the declared information required by the Conditions of this <b>policy</b>
	c)	excluding
	i)	Insurance Premium Tax or any equivalent tax
	ii)	premium for any Section(s) of this <b>policy</b> to which this agreement does not apply