

Property Owners Renewal Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policy Number	25037386CHC/32	Agent: Churchill Insurance Consultants Ltd
The Insured	Castlereagh House RTM Company Ltd	
Interested Party	None	
Period of Insurance	1st July 2017 to 30th June 2018	
Premises	1-22 Castlereagh House Lady Aylesford Avenue Stanmore	
Post Code	HA7 4FP	
Business Description	Property Owner	
Premises Occupation	2 blocks of flats	

Asset Protection – Property Damage All Risks

Buildings Sum Insured	£10,819,491	Day One Basis (50%)
Buildings Declared Value	£7,212,994	
Landlords Contents	£0	

Perils and Excess Applicable to Property Damage and Glass

Fire (£0) Explosion (£0) Aircraft (£0) Lightning (£0) Earthquake (£0) Riot (£0) Malicious Damage (£100) Storm (£100) Flood (£100) Escape of Water or Oil (£1,500) Impact Own Vehicle (£100) Theft (£100) Subsidence (£1,000) Accidental Damage (£100)

Revenue Protection – Business Interruption All Risks

Estimated Gross Rental Sum Insured	£0	Maximum Indemnity Period: 36 Months
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Property Owners Liability

Public Liability Limit of Indemnity	£5,000,000 for any one event and costs and expenses
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Excess Applicable

Third Party Property Damage	£250
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Employers Liability Section

Limit of Indemnity	£10,000,000 for any one claim including costs and expenses
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Legal Protection	Insured	Limit of Indemnity	£50,000
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Asset and Revenue Protection Terrorism	Insured
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Premium Breakdown

Buildings	£8,006.42	Legal Protection	£ 179.75
Landlords Contents	£ 0.00	Terrorism	£ 721.30
Loss of Rent	£ 0.00	Total Premium	£8,957.47
Public Liability	£ 0.00	Insurance Premium Tax (12%)	£1,074.90
Employers Liability	£ 50.00	Total Annual Premium Including Tax	£10,032.37

Legal Protection Section – Core Cover

Insurers will indemnify an Insured Person where specified for any Costs and Expenses and Attendance Expenses incurred in respect of Legal Proceedings following occurrence of a Contingency stated as applying in the Schedule provided that:

- The Contingency occurs within the Territorial Limits and the Date of Occurrence is within the Period of Insurance
- Any Legal Proceedings take place within the Territorial Limits
- In the case of a civil Legal Proceedings, Prospects of Success exist for the duration of the claim
- In respect of any appeal or defence of an appeal, it has been reported to Insurers at least 10 working days prior to the deadline for any appeal
- The maximum Insurers will pay is the limit of liability

Limit of Indemnity

£50,000

Core Cover Includes

- Property Protection
- Legal Defence
- Contract Disputes
- Debt Recovery
- Tax Protection
- Employment Disputes and Compensation Awards
- Bodily Injury

Principal Exclusions

The policy will not provide indemnity in respect of any claim

- If the terms, exceptions and conditions of this section are not complied with
- If an Insured Person can claim under another policy
- If any Costs & Expenses are incurred prior to Insurers written acceptance of a claim
- For any legal action an Insured Person takes which has not been agreed
- Anything that hinders the insurer or their representative
- Any fines, penalties, compensation or damages which an Insured Person is ordered to pay by a court or other authority
- Anything relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements
- Rights under franchise or agency agreements
- Deliberately and intentionally caused by an Insured Person
- Disputes with the insurer not catered for in Section Conditions 6 and 7
- Judicial review
- Relating to any non-contracting party's rights to enforce all or any part of this Section
- Notified under this policy when, either at the start of or during the course of the claim You are bankrupt, filed a bankruptcy petition or winding-up petition, have made arrangements with creditors, have entered into a deed or arrangement, are in liquidation, your property or affairs are in the care or control of a receiver or administrator

Claims

You must report an incident as soon as possible and in any event no later than 180 days after the date the Insured Person knew or should have known about the incident. Claims handling is undertaken by DAS Legal Expenses Insurance Company Limited and a claim can only proceed once they have received details of the incident in writing.

Download a claim form at www.aviva.co.uk/legalprotection
Helpline 0845 300 1899