



ESSENTIAL PROPERTY OWNERS Renewal Main Schedule

Property Owners Policy Number: 006142733
Terrorism Section Reference: 006142734
Date of Issue: 12 October 2017

This replaces all Main Schedules with a prior Date of Issue for the current Period of Insurance.

Reason for Issue: Renewal
Agency: HEATH CRAWFORD INSURANCE
Broker: **Agency No:** 25205
Address: LORNA ROBSON, WITHAM COURT
287-297 UPPER FORTH STREET
MILTON KEYNES
MK9 1EH
Telephone No: **Fax No:**
Email Address:

If after reading this schedule you have any questions, please contact your agent as noted above.

Issuing Office: Watford
Insured: The Glen Residents Association Limited

Postal Address: The Glen
Northwood
Middlesex
HA6 2UP

Business Description: Property Owners

Period of Insurance:

Effective Date: 05 November 2017
Expiry Date: 04 November 2018

Premium Summary:

	<u>Annual Premium</u>
Property Premium excluding Insurance Premium Tax	£11,073.07
Legal Expenses Premium excluding Insurance Premium Tax	£193.55
Employer's Liability Premium excluding Insurance Premium Tax	£27.19
Terrorism Premium excluding Insurance Premium Tax	£802.82
Insurance Premium Tax at 12.00%	£1,451.60
Total Premium:	£13,548.22

Renewal Notice:

This policy is due for renewal on the date shown above. You are reminded of your duty to make to us a fair presentation of the risk including any changes which have occurred since inception or last renewal whichever was the later.

We will assume that you have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

It is recommended that you keep a record (including copies of letters) of all information supplied.

IMPORTANT NOTES

Please check the details on this renewal document to ensure that you have the cover you require. If you have any queries, contact your intermediary who will be pleased to help.



Section 1: Buildings, Section 2: Loss of Rent, Section 3: Terrorism and Section 4: Property Owners Liability

Optional Extensions available under Sections 1 & 2:

Extension:	Operative:
A - Automatic Cover - Newly Acquired/Newly Covered	No
B - Inadvertent Omission to Insure	No
C - Privity of Contract	No
D - Third Party Failure to Insure	No

Retroactive Date:

Optional Cover available under Section 2:

Cover:	Operative:	Sum Insured:
B - Additional Increased Cost of Working	No	

Excesses applying to Section 1:

£

1. A. Fire, B. Explosion, C. Lightning, D. Aircraft	£ NIL
2. Earthquake	£ NIL
3. Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances	£ NIL
4. Malicious persons and acts of vandalism	£300
5. Storm or flood	£300
6. Escape of water or oil from any tank apparatus pipe or appliance	£300
7. Impact	£300
8. Escape of water from any automatic sprinkler system	£300
9. Theft or attempted theft	£300
10. Subsidence or ground heave of the site on which the Buildings stand or landslip	£2,500
11. Accidental breakage of or damage to fixed glass/sanitary ware	£300
12. Any other accident	£300

Excesses applying to Section 2:

£

Loss of Rent	£ NIL
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Excesses applying to Section 3:

£

Terrorism	As per Section 1 Excesses above
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Excesses applying to Section 4:

£

1. Accidental bodily injury to any person	£ NIL
2. Damage to third party material property	£300
3. Obstruction, trespass, nuisance or interference with any easement of air, light, water or way	£ NIL
4. Wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy	£ NIL
5. Legal liability for damage to any premises (including their fixtures and fittings) leased, rented or hired to the insured	£300

Section 4a: Property Owners Liability Legionellosis

Operative

Indemnity Limit

Section 4b: Property Owners Liability Financial Loss

Operative

Indemnity Limit

Section 5: Employers Liability

Operative

Indemnity Limit

Description

Annual Wage Roll

Amount



Section 6: Engineering Breakdown

Operative

Excesses applying to Section 6:

Engineering Damage

Amount

Section 7: Legal Expenses

Operative

Level of Cover

Insured Incidents

Legal Defence and Eviction of Squatters

Property Damage, Contract Disputes and Rent Recovery

Repossession, Hotel Expenses and Storage Costs

Description

Total Number of Locations

Excesses applying to Section 7:

Legal Expenses

Amount



ESSENTIAL PROPERTY OWNERS

This certificate is not a record of cover. The information shown replaces all certificates with a prior Date of Certificate Issue. The information on this certificate is only valid on the Date of Certificate Issue.

Property Owners Policy Number: 006142733
Terrorism Section Reference: 006142734
Certificate Number:
Date of Issue: 12 October 2017

Policy Details:

Insured:

Agency: HEATH CRAWFORD INSURANCE
Insurance Broker:
Broker Telephone No.:
Broker Email:
Reason for Issue:
Period of Insurance: From: 05 November 2017
To: 04 November 2018
Renewal Date: 05 November 2018

Property Insured:

Location: The Glen, Northwood, Middlesex, HA6 2UP
Occupied as: 13 blocks of 4 maisonettes for private dwellings & 52 Garages

Section 1: Buildings

(Indemnity Basis: A - Reinstatement)

Description

Buildings:

Sum Insured

£11,582,871

Declared Value

£8,909,901

**Section 3
Terrorism
Operative:**

Yes

Contents:

£0

Communal Parts:

£13,403

£10,310

Other Items declared by written assessment

Section 2: Loss of Rent

(Indemnity Period: months)

Description

Loss of Rent:

Sum Insured

No

Optional Cover available under Section 2:

Cover

Sum Insured

C - Advanced Rent:

£0

Section 4: Property Owners Liability

Indemnity Limit

£5,000,000

Location Premium Breakdown:

Annual Premium

Section 1, 2 and 4 Premium **excluding** Insurance Premium Tax

£11,293.81

Legal Expenses Premium **excluding** Insurance Premium Tax

£0.00

Employer's Liability Premium **excluding** Insurance Premium Tax

£0.00

Terrorism Premium **excluding** Insurance Premium Tax

£802.82

Insurance Premium Tax at 12.00%

£1,451.60

Total Location Premium:

£13,548.22

**Excesses applying to Section 1:**

£

1. A. Fire, B. Explosion, C. Lightning, D. Aircraft	£ NIL
2. Earthquake	£ NIL
3. Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances	£ NIL
4. Malicious persons and acts of vandalism	£300
5. Storm or flood	£300
6. Escape of water or oil from any tank apparatus pipe or appliance	£300
7. Impact	£300
8. Escape of water from any automatic sprinkler system	£300
9. Theft or attempted theft	£300
10. Subsidence or ground heave of the site on which the Buildings stand or landslip	£2,500
11. Accidental breakage of or damage to fixed glass/sanitary ware	£300
12. Any other accident	£300

Excesses applying to Section 2:

Loss of Rent £ NIL

Excesses applying to Section 3:

Terrorism As per Section 1 Excesses above

Excesses applying to Section 4:

£

1. Accidental bodily injury to any person	£ NIL
2. Damage to third party material property	£300
3. Obstruction, trespass, nuisance or interference with any easement of air, light, water or way	£ NIL
4. Wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy	£ NIL
5. Legal liability for damage to any premises (including their fixtures and fittings) leased, rented or hired to the insured	£300

Location Endorsements:**AA10P-2 Survey and Requirements Condition**

It is a condition precedent to the Company's liability that:

1 if required by the Company, the Company will conduct a survey within 80 days (unless advised otherwise) of either:

- a inception;
- b prior to or post renewal; or
- c the date the Company confirm cover in respect of a mid term alteration.

2 the Insured will:

- a supply an appropriate contact name, contact telephone number and email address (where appropriate) to facilitate the survey;
- b co-operate fully with the Company during the visit on the agreed date(s); and
- c implement any risk improvement requirements set out in a risk improvement report forwarded after survey to the Insured by the Company, within the timescales specified therein.

The Company reserves the right to amend terms, premium and conditions of this Policy or withdraw cover under this Policy if the Insured fails to comply with any of the above. If the Company exercise any of the above options the Company will advise the Insured in writing confirming the action being taken.