



**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:** 02 November 2016

### Policy Details:

Insured:

Agency: HEATH CRAWFORD INSURANCE  
Insurance Broker:  
Broker Telephone No.:  
Broker Email:  
Reason for Issue:  
Period of Insurance: From: 05 November 2016  
To: 04 November 2017  
Renewal Date: 05 November 2017

### 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

	<u>Sum Insured</u>	<u>Declared Value</u>	<u>Section 3 Terrorism Operative:</u>
Buildings:	£11,582,871	£8,909,901	Yes
Contents:	£0		
Communal Parts:	£13,403	£10,310	

Other Items declared by written assessment

### Section 2: Loss of Rent

(Indemnity Period: months)

#### Description

	<u>Sum Insured</u>	<u>Section 3 Terrorism Operative:</u>
Loss of Rent:		No

#### Optional Cover available under Section 2:

#### Cover

	<u>Sum Insured</u>
C - Advanced Rent:	£0

### Section 4: Property Owners Liability

#### Indemnity Limit

£5,000,000

#### Location Premium Breakdown:

	<u>Annual Premium</u>
Section 1, 2 and 4 Premium <i>excluding</i> Insurance Premium Tax	£10,248.46
Legal Expenses Premium <i>excluding</i> Insurance Premium Tax	£0.00
Employer's Liability Premium <i>excluding</i> Insurance Premium Tax	£0.00
Terrorism Premium <i>excluding</i> Insurance Premium Tax	£802.82
Insurance Premium Tax at 10.00%	£1,105.13
<b>Total Location Premium:</b>	<b>£12,156.41</b>

**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.