



## Property Owners New Business Schedule

<b>Insured Name</b>	ST MICHAELS CLOSE LAMBOURN LIMITED
<b>Correspondence Address</b>	24 St. Michaels Close Lambourn Hungerford Berkshire United Kingdom
<b>Postcode</b>	RG17 8FB
<b>Business</b>	Property Owner

<b>Your Agent is:</b>	ARTHUR J. GALLAGHER (GBS MICRO COMM)	<b>Agency No:</b>	09693
<b>Agent ref:</b>	09693		
<b>Address:</b>	UNIT 3, MAGDEN PARK, GREEN MEADOW LLANTRISANT, RHONDDA CYNON TAFF		
<b>Postcode:</b>	CF72 8XL		
<b>Telephone No:</b>	01443 502 500		
<b>If after reading your schedule you have any questions, please contact your agent as noted above</b>			

<b>Policy Number</b>	006686748		
<b>Date of Issue</b>	23 <sup>rd</sup> December 2020	<b>Renewal Date</b>	23 <sup>rd</sup> December 2021
<b>Expiry Date</b>	22 <sup>nd</sup> December 2021	<b>Effective Date</b>	23 <sup>rd</sup> December 2020

First Premium	£580.28
Commercial Legal Expenses Premium	£82.92
Insurance Premium Tax	£79.58
<b>TOTAL AMOUNT CHARGEABLE</b>	<b>£742.78</b>

### Policy Endorsements

#### P016P - Theft and Malicious Damage Caused by Tenants

Policy No: BRS/006686748/ 23122020

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NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.



The insurance by Section 1 (if insured) and Section 2 (if insured) is extended to include Damage by Contingencies 6 and 7 of Section 1 and Contingencies 6 and 7 of Section 2 caused by employees, tenants and other persons lawfully on Your Premises and which cannot be recovered from any security deposit lodged by the tenant up to a maximum amount of £10,000 any one claim.

We shall not be liable for the first £100 of each and every claim in respect of this extension.

<b>Premises:</b>	Flats 14 - 24St. Michaels Close Lambourn Hungerford Berkshire United Kingdom
<b>Postcode:</b>	RG17 8FB
<b>Business:</b>	Property Owners occupied as Multiple Flats Converted

## SECTION 1: THE STRUCTURE

**Insured**

Contingencies of Fire, Lightning, Explosion, Aircraft, Earthquake, Subterranean Fire, Riot civil commotion, Malicious Persons, Theft or any attempt thereat, Storm, Tempest, Flood, Escape of Water, Leakage of beverages, Impact, Accidental Discharge or Leakage of Automatic Sprinkler Installations , Subsidence, Ground Heave and Landslip , Any Accidental Cause , apply unless otherwise stated

### DESCRIPTION

Buildings

### SUM INSURED

£910,000

### Excess

Excess A  
Excess B  
Excess C

### Amount

£200  
£500  
£1,000

## SECTION 2: LANDLORDS CONTENTS

**Insured**

Contingencies of Fire, Lightning, Explosion, Aircraft, Earthquake, Subterranean Fire, Riot civil commotion, Malicious Persons, Theft or any attempt thereat, Storm, Tempest, Flood, Escape of Water, Leakage of beverages, Impact, Accidental Discharge or Leakage of Automatic Sprinkler Installations , Subsidence, Ground Heave and Landslip , Any Accidental Cause , apply unless otherwise stated

**DESCRIPTION**

Floor Coverings  
Landlords Contents  
Contents of Common Parts

**SUM INSURED**

£5,000  
£0  
£0

**Excess**

Excess A  
Excess B

**Amount**

£200  
£500

**SECTION 3: PUBLIC LIABILITY****Insured****DESCRIPTION**

Public Liability and Property Owners Liability

**INDEMNITY LIMIT**

£2,000,000

**Excess**

Damage to Property

**Amount**

£100

**SECTION 4: RENT RECEIVABLE****Not Insured****SECTION 5: GLASS AND SANITARY WARE****Insured****DESCRIPTION**

SUB SECTION 1  
Glass and Sanitary Ware

**SUM INSURED**

Unlimited

**SUB SECTION 2**

Shop Front Glass  
Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited  
£1,500

**Excess**

Excess

**Amount**

£100

**SECTION 6: EMPLOYERS LIABILITY****Not Insured****SECTION 7: PERSONAL ACCIDENT****Not Insured****SECTION 8: COMMERCIAL LEGAL EXPENSES****Insured****DESCRIPTION**

Indemnity Limit

**AMOUNT**

£250,000

Rent Arrears

Not Included

**SECTION 9: TERRORISM****Not Insured**

