

# 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/122	Agent: Clear Insurance Management Ltd
The Insured	Morshead Mansions Limited	
Interested Party	None Advised	
Period of Insurance	1st January 2024 to 31st December 2024	
Premises	<b>Morshead Mansions Morshead Road London</b>	
Post Code	<b>W9 1LE/F/G</b>	
Business Description	Property Owner	
Premises Occupation	Purpose built mansion block	

## Asset Protection – Property Damage All Risks

Buildings Sum Insured	£53,354,190	Day One Basis ( 50% )
Buildings Declared Value	£35,569,460	Index Linking Applies
Landlords Contents	£84,150	

## Perils and Excess Applicable to Property Damage and Glass

Fire (£1,000) Explosion (£1,000) Aircraft (£1,000) Lightning (£1,000) Earthquake (£1,000) Riot (£1,000) Malicious Damage (£1,000) Storm (£1,000) Flood (£1,000) Escape of Water or Oil (£1,000) Impact (£1,000) Theft (£1,000) Accidental Damage (£1,000) Subsidence (£5,000)

## Revenue Protection – Business Interruption All Risks

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

## Property Owners Liability

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

## Excess Applicable

Third Party Property Damage £500

## Employers Liability Section

Limit of Indemnity £10,000,000 for any one claim including costs and expenses

## Legal Protection

Not Insured

## Limit of Indemnity

£

## Asset and Revenue Protection Terrorism

Insured

## Premium Breakdown

Buildings	£38,272.74	Legal Protection	£ 0.00
Landlords Contents	£ 116.13	Terrorism	£11,230.89
Loss of Rent	£ 0.00	<b>Total Premium</b>	£56,740.75
Public Liability	£6,971.00	<b>Insurance Premium Tax ( 12% )</b>	£6,808.89
Employers Liability	£ 150.00	<b>Total Annual Premium Including Tax</b>	£63,549.64



## **Amendments to the Aviva Policy Wording**

With effect from 1<sup>st</sup> September, 2022 new business and renewals, the following amendment has been made to the policy wording:

### **Increased Flood Excess (All Risks)**

Where Damage occurs to Property Insured at The Premises as a result of water entering a basement or similar structure

(1) as a result of storm or flood and/or

(2) due to the back up of sewers and/or drains resulting from Storm or Flood the Excess is increased to £2,500 each and every occurrence and not as otherwise stated in The Schedule.