

## 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 2025 to 31st December 2025                            |                                       |
| Premises             | <b>Morshead Mansions</b><br><b>Morshead Road</b><br><b>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                    | £54,688,044 | Day One Basis ( 50% ) |
| Buildings Declared Value                 | £36,458,696 | Index Linking Applies |
| Contents and/or Contents of Common Areas | £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 | £10,000,000 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 |
|--------------------|--|

|                         |             |                           |   |
|-------------------------|-------------|---------------------------|---|
| <b>Legal Protection</b> | Not Insured | <b>Limit of Indemnity</b> | £ |
|-------------------------|-------------|---------------------------|---|

|   |         |
|---|---------|
| <b>Asset and Revenue Protection Terrorism</b> | Insured |
|---|---------|

### Premium Breakdown

|                     |            |   |            |
|---------------------|------------|---|------------|
| Buildings           | £39,812.90 | Legal Protection                          | £ 0.00     |
| Landlords Contents  | £ 117.81   | Terrorism                                 | £11,511.00 |
| Loss of Rent        | £ 0.00     | <b>Total Premium</b>                      | £61,326.17 |
| Public Liability    | £9,734.47  | <b>Insurance Premium Tax ( 12% )</b>      | £7,359.14  |
| Employers Liability | £ 150.00   | <b>Total Annual Premium Including Tax</b> | £68,685.32 |

## **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.