

Gallagher Property Owners Policy Schedule

Policy Reference: HOLAPO6687

Insured	Mr Phillip Mason Mrs Cathryn Mason	
Correspondence Address	18 Bury Dyke Crick Northamptonshire NN6 7XA	
Business	Property Owner and no other for the purpose of this policy	
Reason for Issue	Renewal	
Period of Insurance	From 31 July 2023 to 30 July 2024 expiring at Midnight or any further period for which we may accept payment of the premium required	
Premium	£1,257.31 + Insurance Premium Tax £150.88	Total £1,408.18
Insured Sections	Buildings Loss Of Rent Property Owners Liability	
Agent Details Please address any enquires to	Tasker Insurance Brokers Limited Sinclair House 11 Station Road Cheadle Hulme Cheadle SK8 5AF	

INDEX OF PROPERTIES

Unit 1, 2 & 3, 25 Somers Road, Rugby, Warwickshire, CV22 7DG

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PROPERTY CERTIFICATE

Insured	Mr Phillip Mason Mrs Cathryn Mason
Reason for Issue	Renewal
Period of Insurance	From 31 July 2023 to 30 July 2024 expiring at Midnight or any further period for which the we may accept payment of the premium required
Property Insured	Unit 1, 2 & 3, 25 Somers Road, Rugby, Warwickshire, CV22 7DG

APPENDIX TO BUILDING SECTION

Items Insured	Declared Value	Sum Insured
Buildings	£800,000	£920,000
COVER EXCESS		
Subsidence Heave or Landslip		£2,500
All Other DAMAGE		£250

APPENDIX TO LOSS OF RENT SECTION

Rental Income	£61,800.00
Maximum Indemnity Period	12 months

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Policy Reference: HOLAPO6687**ENDORSEMENTS****BUILDING SECTION - OPERATIVE EXTENSION - ACCIDENTAL DAMAGE**

Optional cover Accidental Damage is operative under the Buildings section

The Buildings section is extended to include the following cause

Any other damage excluding

1. damage which is excluded under causes 1 to 8 or under 'What is not covered' of the Buildings section

2. damage caused by or resulting from:

- a. wear and tear, the action of light or atmosphere, moths, vermin or insects
- b. any process of cleaning, dyeing, restoring, adjusting, repairing, cutting, preparation or fitting
- c. corrosion, rust, dampness, dryness, wet or dry rot, shrinkage, marring, or scratching
- d. wind, rain, hail, sleet, snow, dust or theft to boundary walls, gates, fences or moveable property in the open
- e. subsidence, ground heave or landslip of any part of the site on which the property stands
- f. the normal settlement or bedding down of new structures
- g. chewing, scratching, tearing or fouling by domestic pets

3. damage to property caused by or consisting of

- a. inherent fault or defect, undiscovered defect, gradual deterioration, frost, change in water table level, faulty or defective design or materials
 - b. faulty or defective workmanship, operational error or omission by you or any of your employees
- but we will cover subsequent damage which results from a cause not excluded elsewhere in the policy

4. the collapse or cracking of buildings

5. the cost of normal maintenance, redecoration or repair

6. damage caused by or consisting of

- a. mechanical or electrical breakdown or derangement of the particular machine, apparatus or equipment where the breakdown or derangement originates
- b. joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, super heaters, pressure vessels or any range of

steam and feed piping in connection with them

But we will pay you for subsequent damage which results from a cause not excluded elsewhere in the policy.

7. the excess detailed in your schedule.

8. damage while the building is empty

OPERATIVE EXTENSION – SUBSIDENCE

Subject to the following special condition we will pay you for damage caused by subsidence or ground heave of any part of the site on which the property stands or landslip excluding

1. the excess detailed in this schedule

2. damage to yards, outdoor swimming pools, tennis courts, paved terraces, patios, drives, car parks, roads, pavements, walls, gates and fences unless the building structure is also damaged at the same time by the same cause

3. damage caused by or consisting of

- a. the normal settlement or bedding down of new structures
- b. the settlement or movement of made-up ground
- c. coastal or river erosion
- d. defective design or workmanship or use of defective materials
- e. fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe

4. damage which originated prior to the start of this cover

5. damage to solid floor slabs or damage resulting from their movement, unless the foundations beneath the outside walls of the main building of the property are damaged at the same time by the same cause

6. damage resulting from demolition, construction, structural alteration or repair of any property or groundwork or excavation at the property.

Special condition applicable to subsidence, ground heave and landslip cover

You must tell us as soon as possible if you become aware of any demolition, groundworks, excavation or construction being carried out on any adjoining site to the property. We will then have the right to vary the terms or cancel this cover.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

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APPENDIX TO PROPERTY OWNERS LIABILITY SECTION

Property Owners Liability Limit of Indemnity

£5,000,000

ENDORSEMENTS TO PROPERTY OWNERS LIABILITY SECTION

PROPERTY DAMAGE EXCESS

We shall not be liable for the first £250 of each and every claim in respect of damage to property