

Business description

Property owners

Business description is your business activity or trade.

Your renewal premium

Premium	£1,375.27
Insurance Premium Tax (IPT) at the current rate	£165.04
Total amount payable	£1,540.31

Your period of insurance

Date this policy starts	29 October 2019
Date this policy expires	28 October 2020
Renewal date	29 October 2020

Your cover summary

premises			premium excluding IPT
Unit 5 Douglas Road Trading Estate	Property cover	✓ covered	£440.22
	Terrorism cover	✗ not covered	
Unit 3 Emery Road	Property cover	✓ covered	£935.05
	Terrorism cover	✗ not covered	
cover			premium excluding IPT
Public liability		✓ covered	£0.00
Employers liability		✗ not covered	

Property cover

Please refer to the property insured section(s) of the schedule for details on the cover in place for buildings and or rental income.

Not covered

Sections that show not covered have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

Property insured

Premises 1

Unit 5 Douglas Road Trading Estate
Kingswood
Bristol
BS15 8NH

Description Metal workers

cover		sum insured
Buildings cover	✓ covered	DA £282,239 (£209,066)

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

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Property insured continued

cover		indemnity period	sum insured
Rental income	✓ covered	36 months	£37,500

cover		
Terrorism Cover	✗ not covered	<i>This section is not included in your policy</i>

Endorsements that apply to this premises

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

☛ An **endorsement** is a change to your policy terms and conditions.

960 - Mark Richards Ltd - Alternative residential accommodation and loss of rent cover

The Alternative residential accommodation cover under Section 1 - Buildings Extensions of cover is replaced with the following cover

Alternative residential accommodation and loss of residential rent cover

We will cover you

for costs of reasonable alternative accommodation for **your** tenants and temporary storage of **your** tenants furniture

or

loss of rent (including ground rent and management charges) **you** should pay or should have received

while the residential portion of the **buildings** cannot be lived in or access is denied as a result of **damage**.

In respect of each residential unit **we** will only pay for alternative accommodation or loss of rent. This cover will only apply where we have made a payment or accepted liability under this section. The most **we** will pay for this cover is 33.3% of the sum insured on the **building** that has been **damaged** for a maximum period of 24 months from the date of **damage**. Provided that this cover is not insured elsewhere

Premises 2

Unit 3 Emery Road
Brislington
Bristol
BS4 5PF

Description As defined in endorsement 600

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Property insured continued

cover			sum insured
Buildings cover	✓ covered	DA	£395,655 (£293,078)
cover		indemnity period	sum insured
Rental income	✓ covered	36 months	£15,000
cover			
Terrorism Cover	✗ not covered	This section is not included in your policy	

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Endorsements that apply to this premises

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

An **endorsement** is a change to your policy terms and conditions.

600 - Premises description

The description of the premises is Pharmaceutical products warehouse

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Public liability

cover		limit of indemnity
Public liability	✓ covered	£5,000,000

Provides **Public liability** cover for your activities as a property owner as detailed within the policy wording and schedule.

Employers liability

Employers liability	✗ not covered	<i>This section is not included in your policy</i>
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Special clauses that apply to this policy

number	title
1	Subsidence

For the full wording of the **special clauses** please check your policy wording

Endorsements that apply to this policy

These endorsements apply to all premises. For other endorsements please look at each of the premises covered.

An **endorsement** is a change to your policy terms and conditions.

617 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss after the application of all the other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £0
2. **flood** £0
3. all other **damage** £0

DP1 - Data protection cover amendment

The Data Protection cover Section 3 - Public liability, is cancelled, and replaced by

Data Protection cover

We will cover the amount of compensation which **you** are legally liable to pay in respect of **personal injury** occurring during the **period of insurance**, arising from holding personal data, or, as a result of any loss, misuse or unauthorised disclosure of personal data held by **you** in the course of the **business**.

We will only pay

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