

**Business description** 

Property owners

Business description is your business activity or trade.

## Your renewal premium

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

## 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**

		premium excluding IPT
Property cover	√ covered	£440.22
Terrorism cover	x not covered	
Property cover	√ covered	£935.05
Terrorism cover	x not covered	
	Terrorism cover	Terrorism cover   ★ not covered  Property cover   ✓ covered

cover	premium excluding IPT
Public liability	✓ covered £0.00
Employers liability	➤ not covered

## **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 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** continued

cover		indemnity period	sum insured
Rental income	√ covered	36 months	£37,500
cover			
Terrorism Cover	✗ not covered	This section is not include	d in your policy

## **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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Date

Policy number

09 September 2019

BN PPP 6915159



## **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 include	d 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.

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### 600 - Premises description

The description of the premises is Pharmaceutical products warehouse

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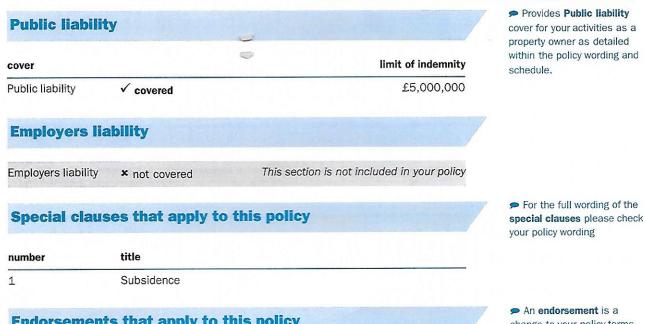
loss of rent (including ground rent and management charges) you should pay or should have received

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

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#### Property Investors Protection Plan: Your renewal scheu



## **Endorsements that apply to this policy**

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

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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