

Reason for Issue: MTA
Agent Number: OCLA000487
Agent Name: d2 Corporate Solutions Limited
Policy Number: OCPROP2129895704
The Insured: Mr Chris Singleton & Singleton Family SSAS

Address: Smithfield
SHEFFIELD
S3 7AS

Risk Addresses

Smithfield, SHEFFIELD S3 7AS

Business Description: Property Owner
Start Date: 31/05/2023
End Date: 23/12/2023

Premium Excluding IPT: £0.00
IPT: £0.00
Administration Fee: £0.00
Total Payable £0.00

Property Owners Policy Schedule

Policy Number: OCPROP2129895704
The Insured Mr Chris Singleton & Singleton Family SSAS

Premises Details

Risk Address: Smithfield, SHEFFIELD S3 7AS

Interested Parties:

:

Residential Occupants

Commercial Occupants HardwareEngineeringPlumbing Services Supplier

Type of Property:

Section A - Property Damage

Buildings

Standard Cover is on an All Risk basis

Declared Value £250,000

Sum Insured: £287,500

Contents

Sum Insured for Landlord's Contents for Occupied furnished lets: £5,000

Sum Insured for Landlord's Contents in communal areas for Occupied Properties: £10,000

Section Extensions

Subsidence Yes

Section B - Loss of Rent

Loss of Rent Yes

Sum Insured: £25,200

Indemnity Period 36

Policy Excess

Property Damage Excess - all other claims: £500

Property Damage / Loss of Rent - Subsidence Excess: £2,500

Risk Management

Survey Required No

Section C - Property Owners Liability:

Limit of Liability: £5,000,000

Public Owners Liability - Third Party Property Damage Excess: £250

Section D - Employers Liability:

Limit of Liability: £0

Wageroll: £0

Section E - Terrorism:

Terrorism Cover: Yes

Section F - Residential and Commercial Landlord's Legal Expenses:

Sum Insured: Not Insured

Section G - Equipment Breakdown:

Limit of Liability: The sum insured for each risk address under the Property Damage and Loss of Rent sections subject to a maximum liability of £5,000,000 any one accident

Excess applicable to this section £500

Endorsements

Please see listed below the Endorsements that apply to this Policy.

COM1000 - Covid-19 exclusion

Notwithstanding any provision to the contrary within this policy, within any endorsement to this policy or within any extension to this policy, this policy and its endorsements (if any) and its extensions (if any) exclude any loss, damage, liability, claim, cost or expense (whether such loss, damage, liability, claim, cost or expense has been suffered by an insured or a third party) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses; and
 - b) Coronavirus disease (COVID-19); and
 - c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
 - d) any mutation of or variation of a), b) or c) above; and
 - e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
 - f) any fear or anticipation of a), b), c), d) or e) above,
- regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion does not apply to the Employers' Liability section of this policy.

Applicable to All Risk Addresses

PRO028: Electrical Installation Inspection (Property Owners & Packages)

It is a Condition Precedent to Our liability that the electrical installation be inspected and tested every five years by a qualified electrician who is an accredited member of a recognised inspection or electrical contracting association (National Inspection Council for Electrical Installation Contracting (NICEIC) enrolled, Electrical Contractors Association (ECA) Approved or National Association of Professional Inspectors and Testers (NAPIT) Accredited) to carry out testing on commercial electrical systems and that any defects with a Recommendation Code 1 or 2 must be remedied within 30 days of the report's issue

Applicable to All Risk Addresses