

## POLICY LIMITS

### SCHEDULE OF LIMITS

Item

### DEFINITIONS

Buildings - Landlords Contents - Limit £100,000

### BUSINESS INTERRUPTION EXTENSIONS

Rent Receivable Accelerated Reinstatement Costs - Limit £100,000

1 - Action of Competent Authorities - Limit £2,500,000

2 - Anchor Tenant- Limit £2,500,000

3 - Legionellosis - Limit £2,500,000 (and cleaning costs - Limit £100,000) over a Maximum Indemnity Period of 12 months and not as stated.

4 - Loss of Attraction - Limit £2,500,000

5 - Managing Agents - Limit £2,500,000

6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £2,500,000

7 - Unlawful Occupation - Limit £100,000

### COVERS

10 - Storm and Flood - Water table - Limit £100,000

### CLAUSES APPLICABLE TO SECTIONS A, B1 and B2

### GENERAL CLAUSES

G2 - Archaeological Discoveries- Limit £100,000

G4 - Business Rates-Limit £50,000 any one loss and £100,000 in any one Period of Insurance

G8 - Dilapidation - Limit £50,000

G10 - Eviction of Squatters - Limit £50,000

G11 - Exhibition Equipment - Limit £50,000

G13 - Fly Tipping - Limit £50,000 subject to a Nil Excess

G16 - Landscaped Gardens - Limit £50,000 subject to a Nil Excess

G17 - Loss Minimisation and Prevention Expenditure - Limit £50,000

G18 - Loss of Market Value - Limit £1,000,000

G21 - Personal Possessions - Limit £500

G22 - Public Relations Expenses - Limit £25,000

G23 - Reinstatement to Match - Limit £100,000

G25 - Replacement of Keys and Resetting of Digital Locks - Limit £50,000

G26 - Trace and Access - Unlimited.

G27 - Tree Felling or Lopping - Limit £5,000 any one loss and £10,000 in any one Period of

Insurance

G28 - Tree Removal - Limit £5,000 any one loss and £10,000 in any one Period of Insurance

G29 - Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications - Limit £50,000

G42 - Loss of Licence - £50,000

G43 - Money and Personal Accident (Malicious Attack) – OPERATIVE

### MONEY

1. Money in the form of crossed cheques, crossed postal orders, crossed bankers' drafts, credit card sales vouchers, Premium Savings Bonds, National Savings certificates, unused units in postage stamp franking machines, stamped or franked National Insurance cards and VAT purchase invoices. Limit £250,000.

2. Any other Money

a) in transit by the Insured or the Insured's employees by a single able bodied adult - Limit £2,000

b) in transit by a Security Company - Limit £2,000

c) in transit by unregistered post - Limit £25

d) in transit by registered post - Limit £1,000

- e) in a bank night safe - Limit £2,000
- f) in the Insured's premises during Business hours - Limit £2,000
- g) in the Insured's premises outside Business hours
  - i) in a locked safe or strong room – Limit £2,000
  - ii) not in a locked safe or strong room - Limit £250
- h) in car park payment machines – Limit £1,000
- i) in the private residence of the Insured or an authorised employee - Limit £250
- k) in any amusement or vending machine - Limit £250
- l) elsewhere - £Nil

#### PERSONAL ACCIDENT (MALICIOUS ATTACK)

##### Table of benefits

If Bodily Injury shall be the sole and immediate cause of:

- 1 Death - Benefit £10,000
- 2 Loss of Limb(s) and/or Loss of Eye(s) - Benefit £10,000
- 3 Permanent total inability to attend to any occupation or business - Benefit £10,000
- 4 Temporary total inability to attend to Usual Occupation or business - Benefit The assured's normal weekly wage or salary not exceeding £100 per week.

G44 - Munitions of War - NOT OPERATIVE

G45 - Frustrated Legal Costs – Limit £50,000

G46 - Further Investigation Expenses – Limit £250,000

G47 - Managing Agents Fees – Limit £5,000 in any one Period of Insurance

G48 – Removal of Nests – Limit £5,000

#### ADAPTATION CLAUSES

A1 - Energy Performance and Sustainable Buildings - Limit £750,000

A3

- A) Storm and Flood - Resilience - NOT OPERATIVE

- B) Storm and Flood - Protection - NOT OPERATIVE

- C) Incombustible Reinstatement - NOT OPERATIVE

#### CONTINGENT COVER CLAUSES

C2 - Bailor's Goods - Limit £75,000

C3 - Diminution in Value - Limit £250,000

C4 - Other Premises - Limit £10,000

C5 - Privity of Contract - Limit £10,000,000

C6 - Temporary Removal - Limit £1,000,000

C8 - Automatic cover from Exchange - Limit £10,000,000

C9 - Capital Additions - £10,000,000

C10 - Failure of Third Party Insurances - Limit £10,000,000

C11 - Inadvertent Omission to Insure - Limit £10,000,000

C12 - Newly Acquired Buildings - Limit £10,000,000

#### CONTRACT WORKS CLAUSES

CW1 - Contract All Risks - Limit £1,000,000.

CW2 - Contractors' Interest - Limit £500,000

#### INTERESTED PARTY CLAUSES

I7 - Cancellation - Lender's Interest - NOT OPERATIVE

I8 - Composite Insured (Non Vitiating) - NOT OPERATIVE

I9 - First Loss Payee - NOT OPERATIVE

I10 - Managing Agents - OPERATIVE

#### LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies - Limit £150,000

#### RESIDENTIAL BUILDINGS CLAUSES

R1 - Alternative Accommodation and Loss of Rent - Limit 30%

#### EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2

3 - Land - Limit £50,000

SECTION C - PROPERTY OWNERS' LIABILITY

4 - Property Damage - Uninsured amount Nil.

5 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

14 - Legionella - Limit £2,500,000

15 - Libel and Slander - Limit £250,000

19 - Financial Loss – Limit £500,000 – Uninsured Amount £500

20 – Managing Agent - OPERATIVE

SECTION D - EMPLOYERS' LIABILITY

Extension 2 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

Exclusion 2 - Terrorism Restriction - Limit £5,000,000