

PROPERTY OWNERS POLICY SCHEDULE

YOUR POLICY DETAILS

Insured	Leominik Ltd
Joint Insured	
Correspondence Address	21 High Street Grays Essex
Postcode	RM17 6NB
Interest Noted	

COVER DETAILS

Risk Address	21 and 23 High Street Grays Essex
Postcode	RM17 6NB
Buildings Sum Insured	£400000
Landlord's Fixtures and Fittings Sum Insured	£0
Subsidence Cover Included	Yes
Legal Expenses Cover Included	No

Section 1A – Building: Let Property

Section Operative	Yes
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Tenant Type	Business
Accidental Damage Included	No

Section 1B – Building: Unoccupied Property

Section Operative	No
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Level of Cover Selected

Section 2 – Rental Income

Section Operative	Yes
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Rental Income Sum Insured	£120000
Limit of Indemnity	12 months

IMPORTANT

If the information on the statement of fact or schedule is incorrect or incomplete or if the insurance does not meet your requirements, please inform your insurance broker as soon as possible. You are reminded of the need to tell your insurance broker immediately of any changes to this information as these may be considered in our assessment or acceptance of this insurance. Failure to answer our questions correctly to the best of your knowledge may invalidate your policy, or may result in the policy not operating fully.

This insurance is a contract between the Insured (named in this schedule) and Accelerant Insurance Europe SA.

POLICY NUMBER

INSBH247463/2022

POLICY TERM

Insured From: 09-12-2022

Renewal Date: 09-12-2023

PREMIUM DETAILS

Premium £ 919.61
Insurance Premium Tax £ 110.35
Policy Issue Fee £ 40.00
Broker Fee £ 0.00
Legal Premium £
Total Premium £ 1069.96

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EXCESSES APPLICABLE TO THIS POLICY

Fire Excess £ 100

Subsidence Excess £ 1000

Third Party Property Damage Excess £ 100

Escape of Water Excess £ 250

Theft Excess £ 100

Storm Excess £ 100

Flood Excess £ 250

Policy Excess £ 100

Voluntary Excess £ 0

Other Excess £

Section 3 – Property Owners Liability

Section Operative Yes

Limit of Indemnity £2 Million

Accidents to Domestic Staff Limit of Indemnity £10 Million

Section 4A – Landlord's Contents: Let Property

Section Operative Yes

Sum Insured £0

Accidental Damage Included No

Section 4B – Landlord's Contents: Unoccupied Property

Section Operative No

Level of Cover Selected

Sum Insured £0

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SPECIAL TERMS, CONDITIONS AND WARRANTIES

PF14 - Electrical Circuits

It is a condition precedent to the liability under all sections of this policy that:

- (a) all electrical circuits are inspected and tested by a member of the National Inspection Council for Electrical Installation Contracting at least once every five year(s);
- (b) all remedial work arising out of the inspection and test is to be completed within the timescales agreed by the Insurers;
- (c) a record of such inspections and tests is made and retained by the Insured and is to be available for inspection should it be required.