

Property Owners Policy

Policy Number GUL04291 Broker Jelf

The Insured Highland Court (Woodford) Ltd

Postal Address Flat 26, Highland Court, 87, Gordon Road, LONDON E18 1RE

The Business Property owners

Period of Insurance 30 October 2019 To 29 October 2020

Renewal Date 30 October 2020

Property Insurance

Property Damage Section Operative
Business Interruption Section Not Operative
Terrorism Section Not Operative
Machinery Breakdown Section Not Operative
Specified Items All Risks Section Not Operative

General Liability Insurance

Employers' Liability Section Not Operative Public Liability Section Operative

Cyber Section Not Operative

Professional and Corporate Liability Insurance

Directors and Officers Liability Section

Corporate Legal Liability Section

Employment Practices Liability Section

Not Operative

Professional Indemnity Section

Not Operative

Commercial Legal Protection Section Not Operative

Total Annual Premium £5,433.98
Including IPT 12% £6,086.06

Property Owners Policy Wording - Ref No. AWSEPDUKPOCP0717

PROPERTY INSURANCE

PROPERTY DAMAGE SECTION

Property Insured Perils Operative - 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12

Excesses Perils 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12 - £250

Perils 11 - £1,000

Premises Highland Court Mews, Gordon Road, LONDON, E18 1RE

Sum Insured Declared Value

Buildings £9,327,213 £7,174,779

Endorsements to this Premises None

Endorsements to this Section

The following condition is added to the Property Insurance Conditions:

AWPD/NS1 Non Standard - Amendments to cover

It is noted and agreed that the following amendments and terms apply to the policy

- The unoccupied properties wording to apply after 60 days and not 30 days.
- The inspection requirement on unoccupied properties to apply after 14 days and not 7 days.
- The loss of rent limit to be 40% and not 20%.

PROPERTY INSURANCE

GENERAL LIABILITY INSURANCE

PUBLIC LIABILITY SECTION

Limit of Indemnity

£5,000,000

any one occurrence

Third party property damage Excess £500

Endorsements to this Section None

Endorsements to General Liability Section None

Allied World Assurance Company (Europe) Dac 19th Floor, 20 Fenchurch Street EC3M 3BY UNITED KINGDOM

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

CLAIMS INFORMATION

ALL SECTIONS

Allied World Assurance Company (Europe) dac 19th Floor, 20 Fenchurch Street London, EC3M 3BY

Professional Indemnity Notifications SMEProfessionalLines@awac.com Casualty Notifications UKCCasualty.Claims@awac.com First Party Property Notifications UKCProperty.Claims@awac.com