

## 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 2020	To	29 October 2021
Renewal Date	30 October 2021		
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		Not Operative
	Corporate Legal Liability Section		Not Operative
	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. AWUKCDPO1020

# 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 unless specifically mentioned in the endorsement otherwise

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](mailto:SMEProfessionalLines@awac.com)

Casualty Notifications [UKCCasualty.Claims@awac.com](mailto:UKCCasualty.Claims@awac.com)

First Party Property Notifications [UKCProperty.Claims@awac.com](mailto:UKCProperty.Claims@awac.com)