# Property Owners Policy Schedule

**Allied World Assurance Company (Europe) Dac**

| | | | |
|---|---|---|---|
| **Policy Number:** | GUL04291 | **Broker:** | Marsh Commercial |
| **The Insured:** | Highland Court (Woodford) Ltd | | |
| **Postal Address:** | E18 1RE | | |
| **The Business:** | Property Owners | | |
| **Period of Insurance:** | 30 October 2025 **To** 29 October 2026 | | |
| | Both days inclusive | | |
| **Renewal Date** | 30 October 2026 | | |

**Property Insurance**

| | |
|---|---|
| Material Damage Section | Operative |
| Business Interruption Section | Operative |
| Terrorism Section | Not Operative |
| Specified All Risks Section | Not Operative |

**General Liability Insurance**

| | |
|---|---|
| Employers Liability Section | Not Operative |
| Public Liability Section | Operative |

**Commercial Legal Protection Section** Not Operative

**Written Line:** 100.0%

**Payment Details:**

| | |
|---|---|
| Annual Policy **Premium** | £7,663.87 |
| IPT | £919.66 |
| Total | £8,583.53 |

| | |
|---|---|
| Total Payable **Premium** | £7,663.87 |
| Total IPT | £919.66 |
| Total Payable **Premium** inc IPT | £8,583.53 |

The **Insurer** must receive the **Premium** within 90 days of the inception of the **Policy** in accordance with the *Premium Payment Condition* .

**Property Owners Wording Reference Number:** UKPO 00002 148 (03/25)

# PROPERTY INSURANCE

## MATERIAL DAMAGE SECTION

**Property Insured**

| | | | |
|---|---|---|---|
| | Perils Operative: | (1) Fire, (2) Theft, (3) Explosion, (4) Aircraft, (5) Riot & Malicious Persons, (6) Earthquake, (7) Subterranean Fire, (8) Storm and Flood, (9) Escape of Water, (10) Impact, (11) Subsidence, (12) Accidental Damage, | |
| | | other than stated in endorsements | |
| | Excesses: | (1) Fire, (3) Explosion, (4) Aircraft | £500 |
| | | (8) Storm and Flood | £500 |
| | | (9) Escape of Water | £500 |
| | | (11) Subsidence | £2,500 |
| | | All Other Losses | £500 |
| | | other than stated in endorsements | |

| | Total Declared Value | Total Sum Insured |
|---|---|---|
| **Buildings** | £8,464,969 | £11,004,460 |

**The amounts listed above are not floating limits. The relevant Sum Insured for individual Premises and Property Insured is as shown in the Property Damage Location Table.**

## BUSINESS INTERRUPTION SECTION

| | | |
|---|---|---|
| Perils Operative: | (1) Fire, (2) Theft, (3) Explosion, (4) Aircraft, (5) Riot & Malicious Persons, (6) Earthquake, (7) Subterranean Fire, (8) Storm and Flood, (9) Escape of Water, (10) Impact, (11) Subsidence, (12) Accidental Damage, | |
| | other than stated in endorsements | |
| Excesses: | As per material damage section | |
| | other than stated in endorsements | |

**Premises:** As Per attached schedule of premises

**EXTENSIONS - BUSINESS INTERRUPTION**

| Extension | Operative (Y/N) | Limit of Indemnity |
|---|---|---|
| Action of Competent Authorities | Y | £100,000 |
| Legionellosis | Y | £100,000 |
| Loss of Attraction | Y | £250,000 |
| Managing Agents | Y | £250,000 |
| Murder Suicide or Disease | Y | £100,000 |
| Prevention of Access | Y | £250,000 |
| Public Utilities (Electricity, Gas,Water & Telecommunications) | Y | £250,000 |
| Public Utilities Terminal Ends (Electricity, Gas, Water & Telecommunications) | Y | £100,000 |
| Unlawful Occupation | Y | £250,000 |

# GENERAL LIABILITY INSURANCE

## PUBLIC LIABILITY

| | |
|---|---|
| **Limit of Indemnity** | £5,000,000 one **Occurrence** |
| **Limit of Indemnity – Personal Injury** | £5,000,000 per **Period of Insurance** |
| **Third Party Property Damage Excess** | £500 |

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.

## POLICY ENDORSEMENTS

The following condition is added to the Property Insurance Conditions:

AWPD/E03 Increased Excess
The Excess in respect of Vacant Parts is increased to £1,000 each and every claim

The following condition is added to the Property Insurance Conditions:

AWPD/F02 Flat Roof
It is a condition precedent to liability for Damage caused by peril 8 that any flat felted roof portion within the Premises
must be inspected at least once every year by a qualified builder or property surveyor and any defects brought to light bythat inspection must be repaired immediately. The Insured must keep a copy of the invoice showing that the work has been undertaken.

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 45 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 30% and not 20%.

The following condition is added to the Property Insurance Conditions:

AWPD/V01 Vacant Parts
When any part of the Buildings is silent or unoccupied the cover for that part is limited to Perils 1, 3 and 4 only.

## CLAIMS INFORMATION

**COMMERCIAL LEGAL PROTECTION SECTION**

Telephone helplines

Legal advice on business matters within UK and EU law, 24 hours a day, 365 days of the year

- 0344 571 7978

Redundancy assistance, 9am to 5pm weekdays

- 0330 303 1955

UK tax advice, 9am to 5pm weekdays

- 0344 571 7978

Executive suite identity theft resolution

- 0333 000 2083

Crisis communication

- 0344 571 7964

Counselling service

- 0333 000 2082

Business Legal Services

**Go to: www.araglegal.co.uk**

Register on your first site visit using voucher code -

Commercial Combined X1232KC79BB5

Discover our law guide, take a legal health check and create legal documents and letters to help with commercial legal matters.

Claims procedure

Please refer to your policy wording

**FOR CLAIMS UNDER ALL OTHER SECTIONS OF THE POLICY**

Allied World Assurance Company (Europe) dac

19th Floor, 20 Fenchurch Street

London, EC3M 3BY

| | |
|---|---|
| General Liability Notifications | **UKCCasualty.Claims@awac.com** |
| First Party Property Notifications and Personal Accident Notifications | **UKCProperty.Claims@awac.com** |

**Property Damage Location Table**
All figures in GBP

| Premises* | | Buildings | Tenants Improvements | Contents | Office Computer Equipment | Portable Power Tools | Stock | Stock in the Open | Target Stock | Misc 1* | Misc 2* | Misc 3* | | Rent Payable | Rent Receivable |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Highland Court, 87 - 89 Gordon Road, South Woodford, E18 1RE. | Declared Value | £8,464,969 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | Declared Value | £0 | £0 |
| | Sum Insured | £11,004,460 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | Indemnity Period (Months) | | 0 |
| TOTAL (Totals are not floating limits.) | Declared Value | £8,464,969 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | Declared Value | £0 | £0 |
| TOTAL (Totals are not floating limits.) | Sum Insured | £11,004,460 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | Sum Insured | | £0 |

* Key:
Misc 1: Other 1
Misc 2: Other 2
Misc 3: Other 3