

# Summary of cover

<b>Type</b>	<b>Property Owners Combined</b>
<b>Insured</b>	Beechwood Spinney Management Company Limited
<b>Correspondence Address</b>	c/o Mr M Gray 30 The Spinney, Beechwood Close, Hertford, Hertfordshire, SG13 7JR
<b>Period</b>	From: 5th May 2020 To: 4th May 2021 (Both dates inclusive)
<b>Insurer</b>	Aviva Insurance Ltd
<b>Policy No</b>	PM100095CHC

## Sections Operative

Buildings	<b>Insured</b>
Contents (Common Parts)	<b>Insured</b>
Landlords Contents	<b>Not Insured</b>
Business Interruption - Residential Loss of Rent &/or Alternative Accommodation	<b>Insured</b>
Business Interruption- Commercial Loss of Rent &/or Alternative Accommodation	<b>Not Insured</b>
Terrorism	<b>Not Insured</b>
Legal Expenses	<b>Not Insured</b>
Property Owners Liability	<b>Insured</b>
Employers Liability	<b>Insured</b>

## Buildings & Contents Excluding Terrorism

<b>Cover</b>	As defined in the policy and schedule	
<b>Risk Address</b>	The Spinney, Beechwood Close, Hertford, Hertfordshire, SG13 7JR	
<b>Property Type</b>	Residential Flats - Purpose Built	
<b>Occupied by</b>	Professionals / Retired	
<b>Sums Insured</b>	Buildings Declared Value	£12,000,929
	Contents (Common Parts)	£10,500
	Landlords Contents	Not insured
	Legal Expenses Limit	Not Insured

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<b>Excess</b>	Fire, Lightning, Explosion, Aircraft	Nil
	Subsidence, Landslip & Heave	£1,000
	Property entirely vacant	£1,000
	All Other Losses	£750
	Escape of Water	£2,500
<b>Inflation Protection</b>	"Day One" basis of settlement (Maximum 30% of buildings declared value)	

## Business Interruption Excluding Terrorism

<b>Cover</b>	As defined in the policy and schedule	
<b>Sum Insured</b>	<b>Residential Properties Only</b> - Alternative Accommodation and/or Loss of Rent – Policy limit which is 33.33% of your buildings sum insured. (36 month Indemnity Period)	
	<b>Commercial Properties Only</b> - Alternative Accommodation and/or Loss of Rent	
	Total Loss of Rent Sum Insured	Nil
	For an indemnity period of	

## Property Owners Liability

<b>Cover</b>	Indemnity for legal liabilities as property owner for accidental bodily injury, illness or disease sustained by the Public for which the property owner may be held legally liable, including costs and expenses incurred, arising from the occupation of the premises	
<b>Limit of Indemnity</b>	Each and every claim	£5,000,000

## Employers Liability

<b>Cover</b>	Legal Liability for Bodily injury, illness or disease caused during the period of insurance to any person under a contract of service or apprenticeship with the Insured only if such injury or illness or disease arises out of and in the course of his or her employment by the Insured.	
<b>Limit of Indemnity</b>	Each and every loss	£10,000,000

# Summary of cover

<b>General Policy Exclusions/Conditions/ Clauses</b>	Your policy is subject to general exclusions, conditions, and clauses in respect of some, or all sections of cover. Please ensure you familiarise yourself with these.
<b>Specific Policy Exclusions/Conditions/ Clauses</b>	There are <b>no specific</b> exclusions, conditions, or clauses applicable to your risk, other than those outlined as general in your documentation.
<b>Premium</b>	£12,229.81 including Insurance Premium Tax at 12% (£1,310.34)
<b>Information</b>	<b>Please note the failure to comply with policy, conditions, clauses and or subjectivities can invalidate your insurance cover and lead to a claim being repudiated by your insurer.</b>