

Landlord New Business Schedule

Insured Name	Mr Jamal Ahmed
Correspondence Address	3 Woodbine Close Huntington Cannock United Kingdom
Postcode	WS12 4UY
Business	Property Owner

Policy Number	200971970		
Date of Issue	7 th December 2024	Renewal Date	7 th December 2025
Expiry Date	6 th December 2025	Effective Date	7 th December 2024

First Premium	£701.11
Insurance Premium Tax	£84.13
TOTAL AMOUNT CHARGEABLE	£785.24

Policy Endorsements

PO67P - Multiple Premises Clause

Where Sections 3, 6 and/or 7 are shown as being insured under the first Premises in this Schedule, the insurance provided under these Sections will apply as stated in the Policy and not only in connection with that Risk Address

Premises:	67 Seventh Street Horden Peterlee County Durham United Kingdom
Postcode:	SR8 4LX
Business:	Property Owners occupied as House (Terraced)

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Buildings	£206,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Floor Coverings	£5,000
Landlords Contents	£0
Contents of Common Parts	£0
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
All Other Contingencies	£0

SECTION 3: PUBLIC LIABILITY

Insured

DESCRIPTION	INDEMNITY LIMIT
Public Liability and Property Owners Liability	£2,000,000
Excess	Amount
Damage to Property	£100

SECTION 4: RENT RECEIVABLE

Not Insured

SECTION 5: GLASS AND SANITARY WARE	Insured
DESCRIPTION	SUM INSURED
SUB SECTION 1 Glass and Sanitary Ware	Unlimited
SUB SECTION 2 Shop Front Glass Damage to Frames, Displays, Alarm Foil and Lettering	Unlimited £1,500
Excess	Amount
Excess	£100
SECTION 6: EMPLOYERS LIABILITY	Not Insured
SECTION 7: PERSONAL ACCIDENT	Not Insured
SECTION 8: COMMERCIAL LEGAL EXPENSES	Not Insured
SECTION 9: TERRORISM	Not Insured
SECTION 10: LANDLORD EMERGENCY	Not Insured

Premises:	68 Fifth Street Horden Peterlee County Durham United Kingdom
Postcode:	SR8 4LA
Business:	Property Owners occupied as House (Terraced)

SECTION 1: THE STRUCTURE	Insured
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Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Buildings	£253,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS **Insured**

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Floor Coverings	£5,000
Landlords Contents	£0
Contents of Common Parts	£0

Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
All Other Contingencies	£0

SECTION 4: RENT RECEIVABLE **Not Insured**

SECTION 5: GLASS AND SANITARY WARE **Insured**

DESCRIPTION	SUM INSURED
SUB SECTION 1	
Glass and Sanitary Ware	Unlimited
SUB SECTION 2	
Shop Front Glass	Unlimited
Damage to Frames, Displays, Alarm Foil and Lettering	£1,500

Excess	Amount
Excess	£100

SECTION 8: COMMERCIAL LEGAL EXPENSES **Not Insured**

SECTION 9: TERRORISM
Not Insured
SECTION 10: LANDLORD EMERGENCY
Not Insured

Premises:	6 Ninth Street Horden Peterlee County Durham United Kingdom
Postcode:	SR8 4LZ
Business:	Property Owners occupied as House (Terraced)

SECTION 1: THE STRUCTURE
Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION
SUM INSURED

Buildings £221,000

Excess
Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS
Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Floor Coverings	£5,000
Landlords Contents	£0
Contents of Common Parts	£0

Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
All Other Contingencies	£0

SECTION 4: RENT RECEIVABLE **Not Insured**

SECTION 5: GLASS AND SANITARY WARE **Insured**

DESCRIPTION	SUM INSURED
SUB SECTION 1	
Glass and Sanitary Ware	Unlimited
SUB SECTION 2	
Shop Front Glass	Unlimited
Damage to Frames, Displays, Alarm Foil and Lettering	£1,500

Excess	Amount
Excess	£100

SECTION 8: COMMERCIAL LEGAL EXPENSES **Not Insured**

SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**

Premises:	44 Eighth Street Horden Peterlee County Durham United Kingdom
Postcode:	SR8 4LY
Business:	Property Owners occupied as House (End Terrace)

SECTION 1: THE STRUCTURE**Insured**

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION**SUM INSURED**

Buildings

£221,000

Excess**Amount**

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.

£200

Excess B - Contingency 10

£500

Excess C - Contingency 14

£1,000

All Other Contingencies

£0

SECTION 2: LANDLORDS CONTENTS**Insured**

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

DESCRIPTION**SUM INSURED**

Floor Coverings

£5,000

Landlords Contents

£0

Contents of Common Parts

£0

Excess**Amount**

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.

£200

Excess B - Contingency 10

£500

All Other Contingencies

£0

SECTION 4: RENT RECEIVABLE**Not Insured**

SECTION 5: GLASS AND SANITARY WARE

Insured

DESCRIPTION

SUM INSURED

SUB SECTION 1

Glass and Sanitary Ware

Unlimited

SUB SECTION 2

Shop Front Glass

Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited

£1,500

Excess

Amount

Excess

£100

SECTION 8: COMMERCIAL LEGAL EXPENSES

Not Insured

SECTION 9: TERRORISM

Not Insured

SECTION 10: LANDLORD EMERGENCY

Not Insured

Premises:	25 Allan Street Peterlee County Durham United Kingdom
Postcode:	SR8 3QH
Business:	Property Owners occupied as House (End Terrace)

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations, 14 Subsidence, Ground Heave and Landslip, apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

DESCRIPTION	SUM INSURED
Buildings	£218,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

DESCRIPTION	SUM INSURED
Floor Coverings	£5,000
Landlords Contents	£0
Contents of Common Parts	£0
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
All Other Contingencies	£0

SECTION 4: RENT RECEIVABLE

Not Insured

SECTION 5: GLASS AND SANITARY WARE**Insured****DESCRIPTION****SUM INSURED**

SUB SECTION 1

Glass and Sanitary Ware

Unlimited

SUB SECTION 2

Shop Front Glass

Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited

£1,500

Excess**Amount**

Excess

£100

SECTION 8: COMMERCIAL LEGAL EXPENSES**Not Insured****SECTION 9: TERRORISM****Not Insured****SECTION 10: LANDLORD EMERGENCY****Not Insured**