

# Landlord New Business Schedule

Insured Name	Mr Jamal Ahme	ed		
Correspondence	3 Woodbine Clo	ose		
Address	Huntington			
	Cannock			
	United Kingdom	า		
Postcode	WS12 4UY			
Business	Property Owner	r		
Policy Number	200971970			
Date of Issue	7 <sup>th</sup> December 2024		Renewal Date	7 <sup>th</sup> December 2025
Expiry Date	6 <sup>th</sup> December 2025		Effective Date	7 <sup>th</sup> 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)

Page 2 of 10 Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. Calls may be recorded.

# SECTION 1: THE STRUCTURE

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

Buildings

# **Excess**

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 Excess C - Contingency 14 All Other Contingencies

# SECTION 2: LANDLORDS CONTENTS

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
--------

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 All Other Contingencies

# **SECTION 3: PUBLIC LIABILITY**

DESCRIPTION Public Liability and Property Owners Liability

Excess Damage to Property

SECTION 4: RENT RECEIVABLE

# 💷 Direct Line

# Insured

# Amount

£206,000

SUM INSURED

£200 £500 £1,000 f0

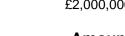
# Insured

# Insured

#### **INDEMNITY LIMIT** £2,000,000

Amount £100

Not Insured



Amount £200

£500 £O



SECTION 5: GLASS AND SANITARY WARE	Insured
DESCRIPTION SUB SECTION 1	SUM INSURED
Glass and Sanitary Ware	Unlimited
SUB SECTION 2 Shop Front Glass Damage to Frames, Displays, Alarm Foil and Lettering	Unlimited £1,500
Excess Excess	Amount £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

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

# **SECTION 1: THE STRUCTURE**

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

Insured

Not Insured

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. Calls may be recorded.

# DESCRIPTION

Buildings

# **Excess**

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 Excess C - Contingency 14 All Other Contingencies

# **SECTION 2: LANDLORDS CONTENTS**

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**

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

SUB SECTION 1 Glass and Sanitary Ware SUB SECTION 2 Shop Front Glass

**SECTION 8: COMMERCIAL LEGAL EXPENSES** 

DESCRIPTION

Excess

# Damage to Frames, Displays, Alarm Foil and Lettering

# **Excess**



# Insured

# Not Insured

Insured

# SUM INSURED

Unlimited

Unlimited £1,500

# £100

# Not Insured

# Amount

£253,000

SUM INSURED

£200 £500 £1,000 £0



Amount



# **SECTION 9: TERRORISM**

# SECTION 10: LANDLORD EMERGENCY

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

# **SECTION 1: THE STRUCTURE**

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

Buildings

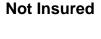
### Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 Excess C - Contingency 14 All Other Contingencies

# **SECTION 2: LANDLORDS CONTENTS**

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

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. Calls may be recorded.



Not Insured

### Insured

£221,000

Amount

£200

£500

£1.000

# £0

SUM INSURED

### Insured

### Page 5 of 10



DESCRIPTION Floor Coverings Landlords Contents Contents of Common Parts	SUM INSURED £5,000 £0 £0
<b>Excess</b> Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 All Other Contingencies	Amount £200 £500 £0
SECTION 4: RENT RECEIVABLE	Not Insured
SECTION 5: GLASS AND SANITARY WARE	Insured
DESCRIPTION SUB SECTION 1 Glass and Sanitary Ware	SUM INSURED
SUB SECTION 2 Shop Front Glass Damage to Frames, Displays, Alarm Foil and Lettering	Unlimited £1,500
Excess Excess	Amount £100
SECTION 8: COMMERCIAL LEGAL EXPENSES	Not Insured
SECTION 9: TERRORISM	Not Insured
SECTION 10: LANDLORD EMERGENCY	Not Insured
Premises: 44 Eighth Street Horden	

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

Page 6 of 10

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. Calls may be recorded.

# **SECTION 1: THE STRUCTURE**

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

Buildings

# **Excess**

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 Excess C - Contingency 14 All Other Contingencies

# SECTION 2: LANDLORDS CONTENTS

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**



Insured

#### SUM INSURED £221,000

Amount

£200

£500

f0

£1,000

# Insured

# Not Insured

#### Page 7 of 10



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 Excess	Amount £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**

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

Buildings

# **Excess**

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 Excess C - Contingency 14 All Other Contingencies

# **SECTION 2: LANDLORDS CONTENTS**

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

Floor Coverings Landlords Contents Contents of Common Parts

# Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15. Excess B - Contingency 10 All Other Contingencies

# **SECTION 4: RENT RECEIVABLE**

# Insured

£218,000

Amount

£200

£500

£0

£1,000

SUM INSURED

SUM INSURED

Amount £200 £500 £0

£5,000

£0

£0

# Not Insured

Page 9 of 10





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