



Commercial landlord insurance policy schedule

Policy reference	Type of schedule	Date of issue
AXCL4774755XB	New business	03 December 2024

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business

Simply Business
Northampton 900
900 Pavilion Drive
Northampton
NN4 7RG
UK

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.

If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email contact@simplybusiness.co.uk . You can also call us on this number to cancel your policy.



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Premium details	
Annual premium	£368.98
Plus 12.0 % Insurance Premium Tax	£44.28
Total premium	£413.26

Policy details	
Policy reference	AXCL4774755XB
Period of insurance	
From 04 December 2024	Until 03 December 2025
Underwriters	AXA Insurance UK plc.
Schedule version	1
Wording version	1



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Insured property details	
Insured address	83 York Road, Hartlepool
Insured postcode	TS26 8AQ
Use of property	Hairdressing & beauty salon in Shops & retail
Year built	1980 to 1989
Length of ownership	1-2 years
Employees	0 clerical / 0 non-clerical
Type of tenant(s)	DSS

Insured details	
Name of insured	Ahmed J Holdings Ltd



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Cover details: Property damage	
Cover for	Covered up to
Buildings section	£200,000
Landlord's Contents section	Not included
Landlords improvements	Not included
Alternative residential accommodation	£40,000

Extra covers	
Cover for	Covered up to
Accidental damage	Not included
Subsidence	Covered

Cover details: Rental income protection		
Cover for	Covered up to	Indemnity period
Rental income section	Not included	



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Cover details: Liability

Cover for	Covered up to
Property Owners' Liability section	£2,000,000
Employers' Liability section	Not included

Cover details: Terrorism

Terrorism is not covered



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Cover details: Excesses

You will have to pay the first part of any claim. The amount you will have to pay is shown below.

Buildings section	Excesses
Escape of water	£500.00
Flood	£300.00
Any other claims	£300.00
Subsidence	Excesses
All claims	£1,000.00
Malicious damage and theft by tenants	Excesses
All claims	£500.00
Property Owners' Liability section	Excesses
Bodily injury	No excess
Any other claims for damage to third party property	£200.00



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Endorsements

DE5 - Disease exclusion

Notwithstanding any provision to the contrary within **your policy**, except for any cover provided under the Property owners liability, Employers' liability and/or Terrorism insurance (except for risks in the Channel Islands and Isle of Man or to residential property risks insured in the name of a private individual for England, Wales and Scotland) sections of **your policy**, this **policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Subject to the other terms, conditions and exclusions contained in **your policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage is covered by **your policy** and is directly caused by or arising from any of the following causes: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Time element loss

Business interruption, contingent business interruption or any other consequential losses.



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DA5 - Denial of access and loss or damage at managing agents' premises cover

Where a Rental income section is in force under **your policy** this endorsement deletes and replaces the Denial of access and loss or damage at managing agents' premises cover

Denial of access and loss or damage at managing agents' premises cover

We will cover **you** for loss of **rental income** covered by this section, resulting from interruption of or interference with **your business** caused by accidental damage by the **insured perils** to

1. property within a 1 mile radius of **your property** which prevents or hinders the use of **your property**, or access to it, regardless of whether **your property** is damaged or not
2. **property** at the premises of **your** managing agents.

Provided that

- a. these **insured perils** are covered under the Buildings section in respect of **your property**
- b. the insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the prevention of access or hindrance of use and ending after 12 weeks during which time **you** suffer a loss of **rental income**
- c. **our** liability for any one claim and in any one **period of insurance** is the lower of either 25% of the **annual rental income** or £250,000 irrespective of the number of premises insured
- d. the 'Reinstatement of sum insured cover' shall not apply in respect of this endorsement.

We will not cover

- i. any loss, destruction of, or damage to property from which **you** obtain electricity, gas, water or telecommunications services which prevent or hinder the supply of these services
- ii. any incident involving interference or interruption with the **business** that is less than 12 hours duration.

Meanings of defined terms

Insured peril(s)

Means fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal



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PU5 - Failure of public supply cover

Where a Rental income section is in force under **your policy** this endorsement deletes and replaces the Failure of public supply cover and the Public services exclusion under What is not covered for this section.

We will cover you for loss of **rental income** resulting from interruption or interference with **your business** caused by the accidental failure of

1. the public electricity supply at **your** supplier's generating station or sub station
2. the public gas supply at **your** supplier's land based premises
3. the public water supply at **your** supplier's waterworks or pumping station
4. the public telecommunications services at **your** supplier's land based premises

from which **you** obtain electricity, gas, water or telecommunications services within the **policy territories** where such accidental failure is a direct result of accidental damage caused by an **insured peril**.

Provided that after the application of all other terms and conditions of the section, the most **we** will pay is the lower of either 25% of the **annual rental income** or £250,000 in any **period of insurance** irrespective of the number of premises insured.

The 'Reinstatement of sum insured cover' shall not apply in respect of this endorsement.

The insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the accidental failure of supply or service at **your property** and ending after 12 weeks during which time **you** suffer a loss of **rental income**.

We will not cover

- a. any failure
 - i. which does not involve cessation of supply, for at least 12 hours
 - ii. due to an excluded cause
- c. loss resulting from failure caused by
 - i. the deliberate act of any supplier or by them using their power to withhold or restrict supply or services
 - ii. solar flare or other atmospheric or weather conditions, but **we** will cover failure due to accidental damage to equipment caused by these conditions

Meanings of defined terms

Insured perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, malicious persons, accidental damage, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal



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CD1 - Cyber and data exclusion

The defined term **Electronic data** attaching to the **Property owners liability section** of this policy is deleted.

The **Electronic data exclusion** attaching to the **Property owners liability section** of this policy is deleted and replaced by the following exclusion:

Cyber and data exclusion

We will not cover claims directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

1. any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**
2. loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
3. failure of electronic, electromechanical data processing or electronically controlled equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

- a. for **bodily injury**
- b. for physical damage to material property
- c. under the **Data Protection cover** of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**.

Meanings of defined terms

For the purposes of this exclusion the following defined terms shall apply:

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet or wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.



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Cyber incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system. Data Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.



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Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

About you, your property, surroundings & security	
Question	Answer provided
Is the ground floor currently occupied and is your tenant's business currently trading?	Yes
How many residential flat(s) are there in the property you want to insure?	1
What type of tenants will occupy your residential flat(s) when the policy starts?	DSS
The building is of standard construction. This means it has: <ul style="list-style-type: none">• brick, stone or concrete walls• timber or concrete floors• a slate, tile or concrete roof	Yes
Which of the following heating methods are used in your property?	Gas or oil central heating
At least one of the property owners is a UK resident or a UK-registered company	Yes



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Is the property in a good state of repair? This means: <ul style="list-style-type: none">• it is structurally sound• there is no evidence of rot, damp, or infestation• there is no faulty wiring or plumbing• there is no damage to the roof or chimney	Yes
Is any building or renovation work in progress?	No
In relation to your property, can you confirm that the following statements are true? <ul style="list-style-type: none">• there is no history or sign of: subsidence, landslip, or ground heave• it has never been flooded• it is not built on low-lying land that has been filled or raised (known as made-up ground)• it is not above underground workings (for example, tunnelling or mining)	Yes
Is the property a listed building?	No
Are all accessible windows fitted with locks that have a removable key, or permanently screwed shut?	Yes
Can you confirm the entire property will never be left unoccupied for more than 45 consecutive days, once tenants have moved in?	Yes
Do you use a commercial lease agreement with business tenants?	Yes



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<p>Will the residential parts of the property be let under one of the following agreements:</p> <ul style="list-style-type: none"> • an assured tenancy • an assured short hold in England & Wales • a short assured tenancy in Scotland • a private rental agreement in Northern Ireland • a regulated tenancy agreement 	Yes
<p>Before any residential tenancy agreement is signed do you carry out background and identity checks on your tenants and collect independent references?</p>	Yes
<p>Select which checks are carried out:</p>	Background and identity checks

Cover options	
Question	Answer provided
Excess protection	Don't include this cover
Excess protection	Don't include this cover



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Security at the property	
Question	Answer provided
All main exit doors have at least one of these locks: <ul style="list-style-type: none">• a mortice deadlock• a mortice deadlock conforming to BS3621• a key-operated multipoint lock• a rim automatic deadlatch with key-locking handle	Yes



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Statements of fact	
Question	Answer provided
Have you ever had any request for insurance refused, or had any insurance cover restricted or cancelled by an insurer?	No
Have you, or anyone with a financial interest in the property (excluding tenants), ever been: <ul style="list-style-type: none">• declared bankrupt• the director of a company that has entered or completed liquidation	No
Have you, or anyone with a financial interest in the property (excluding tenants), ever been convicted of any criminal offence (excluding motoring offences)?	No
Have you, or anyone with a financial interest in the property (excluding tenants), ever been the subject of a county court judgement?	No
In the time that you've owned the property have there been any claims at the property? Or have there been any incidents that you could have claimed for but either chose not to or didn't have insurance in place at the time?	No
Has anyone ever requested compensation from you because they've been injured or their property has been damaged?	No
Are you aware of anything that could cause a future claim or compensation request?	No