

Landlord New Business Schedule

Insured Name	Ahmed J Holdings Ltd
Correspondence Address	3 Woodbine Close Huntington Cannock United Kingdom
Postcode	WS12 4UY
Business	Property Owner

Policy Number	200972532		
Date of Issue	10 th December 2024	Renewal Date	10 th December 2025
Expiry Date	9 th December 2025	Effective Date	10 th December 2024

First Premium	£2,181.59
Commercial Legal Expenses Premium	£155.29
Insurance Premium Tax	£280.42
TOTAL AMOUNT CHARGEABLE	£2,617.30

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 £150,000

Excess

Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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
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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

Insured

DESCRIPTION

AMOUNT

Indemnity Limit

£250,000

Excess

AMOUNT

Contract Disputes exceeding £5,000 (inc VAT)

£500

Rent Guarantee

Not Included

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

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	£150,000
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Excess

Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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

Insured

DESCRIPTION

AMOUNT

Indemnity Limit

£250,000

Excess

AMOUNT

Contract Disputes exceeding £5,000 (inc VAT)

£500

Rent Guarantee

Not Included

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	£150,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee	Not Included
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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	£150,000

Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee Not Included

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

Buildings

SUM INSURED

£150,000

Excess

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

Excess B - Contingency 10

Excess C - Contingency 14

All Other Contingencies

Amount

£500

£500

£1,000

£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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee Not Included

SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**

Premises:	3 Woodbine Close Huntington Cannock United Kingdom
Postcode:	WS12 4UY
Business:	Property Owners occupied as House (Detached)

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	£556,500
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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

Insured

DESCRIPTION

AMOUNT

Indemnity Limit

£250,000

Excess

AMOUNT

Contract Disputes exceeding £5,000 (inc VAT)

£500

Rent Guarantee

Not Included

SECTION 9: TERRORISM

Not Insured

SECTION 10: LANDLORD EMERGENCY

Not Insured

Premises:	137 Eldon Street Darlington County Durham United Kingdom
Postcode:	DL3 0NP
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	£150,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee	Not Included
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SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**

Premises:	1 Milton Grove Shotton Colliery Durham County Durham United Kingdom
Postcode:	DH6 2RD
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	£180,000

Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee Not Included

SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**

Premises:	63A Bath Road Workshop & Premises Rear of Bath Road Walsall Staffordshire United Kingdom
Postcode:	WS1 3BT
Business:	Property Owners occupied as Computers

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	£75,000
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Excess

Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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

Insured

DESCRIPTION

AMOUNT

Indemnity Limit

£250,000

Excess

AMOUNT

Contract Disputes exceeding £5,000 (inc VAT)

£500

Rent Guarantee

Not Included

SECTION 9: TERRORISM

Not Insured

SECTION 10: LANDLORD EMERGENCY

Not Insured

Premises:	2 Eighth Street Horden Peterlee County Durham United Kingdom
Postcode:	SR8 4LY
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	£150,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee	Not Included
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SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**

Premises:	6 Dixon Street Stockton-On-Tees Cleveland United Kingdom
Postcode:	TS18 1PE
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	£157,500

Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
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.	£500
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 **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000

Excess	AMOUNT
Contract Disputes exceeding £5,000 (inc VAT)	£500

Rent Guarantee Not Included

SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**