

Landlord New Business Schedule

Insured Name	Hamid Luxury Property Ltd
Correspondence Address	3 Woodbine Close Huntington Cannock United Kingdom
Postcode	WS12 4UY
Business	Property Owner

Policy Number	200926157	Renewal Date	9 th May 2025
Date of Issue	9 th May 2024	Effective Date	9 th May 2024
Expiry Date	8 th May 2025		

First Premium	£325.61
Commercial Legal Expenses Premium	£60.00
Insurance Premium Tax	£46.27
TOTAL AMOUNT CHARGEABLE	£431.88

Financial Interests	
Name	Ahmed J Holdings Ltd
Nature of Interest	Freeholder

Premises:	9 Murray Street Hartlepool Cleveland United Kingdom
Postcode:	TS26 8PD
Business:	Property Owners occupied as Office with Flats Above and Barber

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

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Section Endorsements

PO78S - Increased Flood Excess (£500)

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

DESCRIPTION	SUM INSURED
Buildings	£100,000
 Excess	
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	Amount £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

Section Endorsements

PO78S - Increased Flood Excess (£500)

We will not be liable for the first £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	
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	Amount £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
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 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