

Summary of cover

Type	Property Owners Combined
Insured	Streatham Manor Gardens Limited
Correspondence Address	94 Park Lane Croydon Surrey CR0 1JB
Period	From: 15th February 2022 To: 14th February 2023 (Both dates inclusive)
Insurer	Aviva Insurance Ltd & Lloyds via CFC Underwriting Ltd
Policy No	100728278CPO

Sections Operative

Buildings	Insured
Contents (Common Parts)	Not Insured
Landlords Contents	Insured
Business Interruption - Residential Loss of Rent &/or Alternative Accommodation	Insured
Business Interruption- Commercial Loss of Rent	Not Insured
Terrorism	Insured
Legal Expenses	Not Insured
Property Owners Liability	Insured
Employers Liability	Insured

Buildings & Contents Including Terrorism

Cover	As defined in the policy and certificate	
Risk Address	1-91 Streatham Court, Streatham High Road / 1-60 Manor Court / Garages 1-32 Manor Court, SW16 2DS	
Property Type	Residential Flats - Purpose Built + Garages	
Occupied by	Professionals / Retired	
Sums Insured	Buildings Declared Value	£31,103,005
	Contents (Common Parts)	Nil
	Landlords Contents	£50,000
	Legal Expenses Limit	Nil
Excess	Fire, Lightning, Explosion, Aircraft	£1,000
	Subsidence, Landslip & Heave	£1,000

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	Escape of Water	£2,500
	All Other Losses	£1,000
Inflation Protection	"Day One" basis of settlement (Maximum 30% of buildings declared value)	

Business Interruption Including Terrorism

Cover	As defined in the policy and certificate	
Sum Insured	Residential Properties Only - Alternative Accommodation and/or Loss of Rent – Policy limit which is 33% of your buildings sum insured. (36-month Indemnity Period)	
	Commercial Properties Only –	
	Loss of Rent	
	Total Loss of Rent Sum Insured	Nil
	For an indemnity period of	

Property Owners Liability

Cover	Indemnity for legal liabilities as property owner for accidental bodily injury, illness or disease sustained by the Public for which the property owner may be held legally liable, including costs and expenses incurred, arising from the occupation of the premises	
Limit of Indemnity	Each and every claim	£10,000,000

Employers Liability

Cover	Legal Liability for Bodily injury, illness or disease caused during the period of insurance to any person under a contract of service or apprenticeship with the Insured only if such injury or illness or disease arises out of and in the course of his or her employment by the Insured.	
Limit of Indemnity	£10,000,000 each and every loss restricted to £5,000,000 for claims arising out of acts of terrorism	

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General Policy Exclusions/Conditions/ Clauses	Your policy is subject to general exclusions, conditions, and clauses in respect of some, or all sections of cover. Please ensure you familiarise yourself with these.
Specific Policy Exclusions/Conditions/ Clauses	- Flat Roof Condition to apply - A Buildings revaluation must have been undertaken within the past 2 years and a copy supplied to Aviva or a Buildings revaluation must be undertaken within the next 9 months of cover and a copy supplied to Aviva
Premium	£45,993.00 including Insurance Premium Tax at 12% (£4,927.82)
Terrorism Premium	£10,046.40 including Insurance Premium Tax at 12% (£1,076.40)
Information	Please note the failure to comply with policy, conditions, clauses and or subjectivities can invalidate your insurance cover and lead to a claim being repudiated by your insurer.