



Property Owners Policy Schedule



The Company: Zurich Insurance plc
 Policy Wording: JLT Property Owners Policy Wording – Version 1 – January 2019
 Policy Number: CN798155/1572590/R
 The Insured: Streatham Manor Gardens Limited
 The Premises: 1-91 Streatham Court, Streatham High Road
 1-60 Manor Court & Garages 1-32 Manor Court
 Leigham Avenue
 London
 SW16 2DS
 Business Description: Property Owners and/or occupations associated or incidental thereto
 Period of Insurance: 15/02/2020 to 14/02/2021 Underlying
 15/02/2020 to 14/02/2021 Terrorism
 Renewal Date: 15/02/2021
 Date of Issue: 29/01/2020

Premium:	Premium	IPT @ 12.00%:	Total Payable
Underlying	£38,757.63	£4,650.92	£43,408.55
Terrorism	£10,290.15	£1,234.82	£11,524.97
Total Premium	£49,047.78	£5,885.74	£54,933.52

Cover Conditions

All Sums Insured/Limits shown in the Schedule of the Policy are any one Occurrence unlimited in the Period of Insurance unless specified to the contrary

All Limits shown in the Schedule of the Policy are in addition to the Sums Insured unless specified to the contrary

General Conditions

Capital Additions

Limits
£5,000,000

Optional General Conditions

Difference in Conditions and Limit
 Non-Vitiating Clause
 Premium Obligations
 Security Default

Operative
 No
 No
 Yes
 No

Cover Details

Section 1 - Property Damage

Buildings
 Landlords Contents

Operative
 Yes
Sum Insured
 £43,602,344
 £50,000
(Declared Value)
 £29,068,229

Residential Rent/Alternative Accommodation is included at an amount not exceeding 35% of the Sum Insured applying to the Residential Property – cover is provided subject to the terms of all Loss of Revenue Clauses

Property Damage - The Basis of Settlement of Claims

Item 1a)v. The reduction in freehold or leasehold value
 The cost of replacing locks

Limits
 £5,000,000
 Inner limit up to £30,000 any one **Occurrence** and £90,000 during any one **Period of Insurance**
 £50,000

Loss minimisation expenses

Property Damage - Clauses

Contract Works

Criminal Acts Rewards Costs

Damage to Grounds by Emergency Services

Dangerous Structures Notice

Dilapidation

Eviction of Unlawful Occupants

Exhibition Equipment

Extra Security Costs

Fly Tipping

Frustrated Legal Costs

Further Investigation Expenses

Involuntary Bailee

Japanese Knotweed

Leasehold Premises

Personal Possessions

Privity of Contract

Public Relations Expenses

Removal of Nests

Unexpected Archaeological Discoveries

Limits

£1,000,000 maximum any one contract plus an additional 20% of this limit in respect of professional fees

£50,000 any one **Occurrence** and during any one **Period of Insurance**

£50,000

£1,000,000 any one **Occurrence** and £2,000,000 during any one **Period of Insurance**

£10,000

£50,000

£50,000

£500,000

£50,000 any one **Occurrence** and £250,000 during any one **Period of Insurance**

£15,000

£50,000

£100,000

£10,000 any one **Occurrence** and £30,000 during any one **Period of Insurance**

£5,000,000

£2,500 per person

£10,000,000

£50,000

£10,000

£1,000,000 any one **Occurrence** and during any one **Period of Insurance**

Property Damage - Optional Clauses

Diminution in Value

Environmental Materials

Flood Resilience and Protection Expenses

Inadvertent Underinsurance - Professional Valuer

Incombustible Reinstatement

Indexation

Loss of Planning Consent

Munitions of War

Operative

Yes

Yes

Yes

No

Yes

Yes

Yes

Yes

Limits

£1,000,000

£500,000

£1,000,000

As per policy wording

£1,000,000

As per policy wording

£5,000,000

As per policy wording

Cover Details

Section 2 - Loss of Revenue

Loss of Rent Receivable

Other Income

Accelerated Reinstatement Expenses

Operative

No

Sum Insured

Not Applicable

Not Applicable

£250,000

Maximum Indemnity Period

Not Applicable

Not Applicable

Loss of Revenue - Clauses

Business Rates

Denial of Access

Failure of Utilities

Foul or Surface Water Drainage

Loss of Attraction

Managing Agents Premises

Notifiable Disease, Vermin, Defective Sanitary Arrangements, Murder & Suicide

Renewable Energy Income

Limits

£100,000 any one **Occurrence** and £500,000 during any one **Period of Insurance**

Inner limit up to £10,000,000

Inner limit up to £10,000,000

£1,000,000

£1,000,000

£1,000,000

£1,000,000

£500,000

Clauses Applying to both Property Damage and Loss of Revenue

Automatic Cover from Exchange

Failure of Third Party Insurance

Inadvertent Failure to Insure

Loss of Licence

Limits

£5,000,000

£5,000,000

£5,000,000

£50,000



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Optional Clauses Applying to both Property Damage and Loss of Revenue

	Operative	Limits
Claims Advocacy Expenses	Yes	£150,000 any one Occurrence and £300,000 during any one Period of Insurance
Rise in Water Table	Yes	Inner limit up to £100,000

Cover Details

Section 3 - Terrorism Insurance

Operative

Yes

The Insured's Contribution – Section 1, 2, & 3

Subsidence, Landslip and Heave	£1,000
Fire, Lightning, Explosion and Aircraft	NIL
All Other Insured Damage	£250
Escape of water	£1,500

being the amount of each and every **Occurrence** to be borne by the **Insured**

Cover Details

Section 4 - Property Owners Liability

Operative

Yes

Limits of Liability:

Public Liability - any one Occurrence unlimited in the Period of Insurance with legal costs in addition	£10,000,000
Products Liability - any one Occurrence and in the aggregate in the Period of Insurance with legal costs in addition	£10,000,000
Asbestos Liability - any one Occurrence and in the aggregate in the Period of Insurance inclusive of legal costs	£5,000,000
Contractors Non-negligent Liability – any one Occurrence inclusive of legal costs	£1,000,000
Environmental Statutory Clean up Costs - any one Occurrence and in the aggregate in the Period of Insurance inclusive of legal costs	£1,000,000
Financial Loss - any one occurrence and in the aggregate in the period of insurance inclusive of legal costs	£250,000
Legionella - any one Occurrence and in the aggregate in the Period of Insurance inclusive of legal costs	£5,000,000
Libel & Slander - any one Occurrence and in the aggregate in the Period of Insurance inclusive of legal costs	£250,000
Terrorism Liability - any one occurrence and in the aggregate in the period of insurance inclusive of legal costs	£5,000,000

The Insured's Contribution – Section 4

Third Party Property Damage	£250
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being the amount of each and every **Occurrence** to be borne by the **Insured**

Operative

Property Owners Liability Exclusion 6.

No

Cover Details

Section 5 - Employers Liability

Operative

Yes

Limit of Liability:

Employers Liability - any one occurrence unlimited in the period of insurance with legal costs included	£10,000,000
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The Insured's Contribution – Section 5

Any one Occurrence	Nil
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being the amount of each and every **Occurrence** to be borne by the **Insured**



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Cover Details	Operative	
Section 6 - Legal Contingencies	Yes	
Limit of Liability:		£100,000
The Insured's Contribution – Section 6		
All losses		Nil
being the amount of each and every Occurrence to be borne by the Insured		
Claims Conditions - All Sections	Operative	
3. Subrogation d	Yes	
3. Subrogation e	No	
Endorsement applicable to this policy	Operative	Endorsement Number

General Interests: The interest of superior landlords landlords lessees underlessees assignees licencees financiers lenders receivers and or mortgagees of Property insured are noted in the insurance provided subject to their names being disclosed to the Company by the Insured in the event of any claim

Schedule Notes:

Authorised *Squires* On behalf of the Company named in this Schedule

KEEP THIS SCHEDULE SAFELY WITH YOUR POLICY DOCUMENTS

Certificate of Employers' Liability Insurance

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No.	CN798155/1572590/R
1. Name of policy holder	Streatham Manor Gardens Limited
2. Date of commencement of insurance policy	15/02/2020
3. Date of expiry of insurance policy	14/02/2021

We hereby certify that:

1. The minimum amount of cover provided by this policy is no less than £5 million
2. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Signed on behalf of Zurich Insurance plc (Authorised Insurer).



Tulsi Naidu
Chief Executive Officer of Zurich Insurance plc, UK Branch