

Policy Schedule

Insured:	Streatham Manor Gardens Limited		
Period of Cover:	15th February 2025	to	1 st August 2025
Insurance Company:	Property Owners:	Zurich Insurance Company Ltd	
	Terrorism:	Not Insured	
Insurer Policy Number:	7528294		
Occupancy:	Residential Flats - Purpose Built + Garages		
Tenancy Name:	Professionals / Retired		
Risk Address:	1-91 Streatham Court, Streatham High Road / 1-60 Manor Court / Garages 1-32 Manor Court, SW16 2DS		
The Business:	Real Estate		
Defined Perils:	"Fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot and malicious persons, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, theft or attempted theft, earthquake, subterranean fire, storm, tempest, flood, escape of water or fuel oil from any tank, apparatus or pipe, sprinkler leakage, impact by any vehicle or by goods falling therefrom or animal, subsidence, heave and ground slip and accidental damage"		
Policy Excesses:	Subsidence, Landslip & Heave – £5,000 Escape of Water – £5,000 All Other Losses – £1,000		
SUMS INSURED / LIMITS OF INDEMNITY			
Buildings Sum Insured:	£	£82,383,462	
Buildings Declared Value:	£	£61,024,787	
Alternative	£	30%	
Accommodation / Loss of Rent (Residential):			
Commercial Loss of Rent:	£	Not Selected	
Indemnity Period:	£	n/a	
Landlords Contents:	£	£52,396	
Property Owners Liability:	£	10,000,000	
Employers Liability:	£	10,000,000	
Property Premium:	£	28,707.18	inclusive of Insurance Premium Tax
Terrorism Premium:	£	n/a	inclusive of Insurance Premium Tax
TOTAL PREMIUM:	£	28,707.18	inclusive of Insurance Premium Tax
INTERESTS:	None		

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105.

UK Branch Head office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference is 959113.

ENDORSEMENTS:

There are no additional specific exclusions, conditions, or clauses applicable to your risk, other than those outlined as general in your documentation.

There are no subjectivities applicable to your risk, other than those outlined as general in your documentation.

PLEASE NOTE:

- 1) All Premiums stated above include Insurance Premium Tax at the rate applicable at the time of issue
- 2) For details of the full terms and conditions of the cover provided please refer to the Policy Wording
- 3) Notification of Unoccupancy must be made immediately in writing to your usual contact at:
Alexander Bonhill Ltd
- 4) In the event of a claim notification must be made immediately in writing to your usual contact at:
Alexander Bonhill Ltd

Policy Form Reference**ZCYP1AC.23 (01.23)****Reason for Issue:**

New Business

Date of Issue:

19/02/2025

Policy Schedule	
POLICY LIMITS	
SCHEDULE OF LIMITS	
Item	
DEFINITIONS	
Buildings - Landlords Contents - Limit £100,000	
BUSINESS INTERRUPTION EXTENSIONS	
Rent Receivable Accelerated Reinstatement Costs - Limit £100,000	
1 - Action of Competent Authorities - Limit £100,000	
2 - Anchor Tenant- Limit £250,000	
3 - Legionellosis - Limit £25,000 (and cleaning costs - Limit £25,000) over a Maximum Indemnity Period of 12 months and not as stated.	
4 - Loss of Attraction - Limit £250,000	
5 - Managing Agents - Limit £1,000,000	
6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £250,000	
7 - Unlawful Occupation - Limit £100,000	
COVERS	
10 - Storm and Flood - Water table - Limit £100,000	
CLAUSES APPLICABLE TO SECTIONS A, B1 and B2	
GENERAL CLAUSES	
G2 - Archaeological Discoveries- Limit £100,000	
G4 - Business Rates-Limit £50,000 any one loss and £100,000 in any one Period of Insurance	
G8 - Dilapidation - Limit £50,000	
G10 - Eviction of Squatters - Limit £50,000	
G11 - Exhibition Equipment - Limit £50,000	
G13 - Fly Tipping - Limit £50,000 subject to a Nil Excess	
G16 - Landscaped Gardens - Limit £50,000 subject to a Nil Excess	
G17 - Loss Minimisation and Prevention Expenditure - Limit £50,000	
G18 - Loss of Market Value - Limit £1,000,000	
G21 - Personal Possessions - Limit £500	
G22 - Public Relations Expenses - Limit £25,000	
G23 - Reinstatement to Match - Limit £100,000	
G25 - Replacement of Keys and Resetting of Digital Locks - Limit £50,000	
G26 - Trace and Access - Unlimited.	
G27 - Tree Felling or Lopping - Limit £5,000 any one loss and £10,000 in any one Period of Insurance	
G28 - Tree Removal - Limit £5,000 any one loss and £10,000 in any one Period of Insurance	
G29 - Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications - Limit £50,000	
G42 - Loss of Licence - £50,000	
G43 - Money and Personal Accident (Malicious Attack) – OPERATIVE	
MONEY	
1. Money in the form of crossed cheques, crossed postal orders, crossed bankers' drafts, credit card sales vouchers, Premium Savings Bonds, National Savings certificates, unused units in postage stamp franking machines, stamped or franked National Insurance cards and VAT purchase invoices. Limit £250,000.	
2. Any other Money	

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a) in transit by the Insured or the Insured's employees by a single able bodied adult - Limit £2,000
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b) in transit by a Security Company - Limit £2,000
c) in transit by unregistered post - Limit £25
d) in transit by registered post - Limit £1,000
e) in a bank night safe - Limit £2,000
f) in the Insured's premises during Business hours - Limit £2,000
g) in the Insured's premises outside Business hours i) in a locked safe or strong room – Limit £2,000 ii) not in a locked safe or strong room - Limit £250
h) in car park payment machines – Limit £1,000
i) in the private residence of the Insured or an authorised employee - Limit £250
k) in any amusement or vending machine - Limit £250
l) elsewhere - £Nil
PERSONAL ACCIDENT (MALICIOUS ATTACK)
Table of benefits
If Bodily Injury shall be the sole and immediate cause of:
1 Death - Benefit £10,000
2 Loss of Limb(s) and/or Loss of Eye(s) - Benefit £10,000
3 Permanent total inability to attend to any occupation or business - Benefit £10,000
4 Temporary total inability to attend to Usual Occupation or business - Benefit The assured's normal weekly wage or salary not exceeding £100 per week.
G44 - Munitions of War - NOT OPERATIVE
G45 - Frustrated Legal Costs – Limit £50,000
G46 - Further Investigation Expenses – Limit £250,000
G47 - Managing Agents Fees – Limit £5,000 in any one Period of Insurance
G48 – Removal of Nests – Limit £5,000
ADAPTATION CLAUSES
A1 - Energy Performance and Sustainable Buildings - Limit £750,000
A3
- A) Storm and Flood - Resilience - NOT OPERATIVE
- B) Storm and Flood - Protection - NOT OPERATIVE
- C) Incombustible Reinstatement - NOT OPERATIVE
CONTINGENT COVER CLAUSES
C2 - Bailor's Goods - Limit £75,000
C3 - Diminution in Value - Limit £250,000
C4 - Other Premises - Limit £10,000
C5 - Privity of Contract - Limit £10,000,000
C6 - Temporary Removal - Limit £1,000,000
C8 - Automatic cover from Exchange - Limit £10,000,000
C9 - Capital Additions - £2,500,000
C10 - Failure of Third Party Insurances - Limit £2,500,000
C11 - Inadvertent Omission to Insure - Limit £2,500,000
C12 - Newly Acquired Buildings - Limit £2,500,000

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CONTRACT WORKS CLAUSES

CW1 - Contract All Risks - Limit £1,000,000
CW2 - Contractors' Interest - Limit £500,000

INTERESTED PARTY CLAUSES

I7 - Cancellation - Lender's Interest - NOT OPERATIVE
I8 - Composite Insured (Non Vitiating) - NOT OPERATIVE
I9 - First Loss Payee - NOT OPERATIVE
I10 - Managing Agents - OPERATIVE

LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies - Limit £150,000

RESIDENTIAL BUILDINGS CLAUSES

R1 - Alternative Accommodation and Loss of Rent - Limit 30%

EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2

3 - Land - Limit £50,000

SECTION C - PROPERTY OWNERS' LIABILITY 4 - Property

Damage - Uninsured amount Nil.

5 - Court Attendance Costs

- any director or partner of the Insured - £250
- any Employee - £100

14 - Legionella - Limit £1,000,000

15 - Libel and Slander - Limit £250,000

19 - Financial Loss – Limit £500,000 – Uninsured Amount £500

20 – Managing Agent - OPERATIVE

SECTION D - EMPLOYERS' LIABILITY

Extension 2 - Court Attendance Costs

- any director or partner of the Insured - £250
- any Employee - £100

Exclusion 2 - Terrorism Restriction - Limit £5,000,000