redefining / standards

Date of issue
05 April 2023
Policy number
HL PPP 7105900
Policy wording version
PR001G
Reason for issue
New Business

Your policy schedule

Property Investors Protection Plan

Important information

- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy. If you do not have access to the internet please contact us and we will send you a printed copy.

What you need to do next

- Please read these documents carefully to check the details are correct and that the level of cover meets your needs.
- The schedule and policy wording should be read together as they show the cover we are providing to you.
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Your details

The insured	Brymore No1 Ltd, Brymore No2 Ltd & Brymore No3 Ltd
Client address	98 Clyde Road Croydon Surrey CR0 6SW

What's enclosed

- Policy wording

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

continued on next page

AXA Insurance UK plc.
Registered in England and Wales No.78950. Registered Office: 20 Gracechurch Street, London, EC3V 0BG.
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AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Telephone calls may be monitored and recorded.

Business description Property owners

Business description is your business activity or trade.

Your premium

Premium	£35,576.69
Insurance Premium Tax (IPT) at the current rate	£4,269.19
Total amount payable	**£39,845.88**

Your period of insurance

Date this cover starts	01 April 2023
Date this cover expires	31 March 2024
Renewal date	01 April 2024

Your cover summary

premises			premium excluding IPT
98 Clyde Road	Property cover	✓ **covered**	£2,709.40
	Terrorism cover	✗ not covered	
27 - 29 Nicholson Road	Property cover	✓ **covered**	£2,211.24
	Terrorism cover	✗ not covered	
17 Thicket Road	Property cover	✓ **covered**	£2,041.15
	Terrorism cover	✗ not covered	
127 Fordwych Road	Property cover	✓ **covered**	£1,616.45
	Terrorism cover	✗ not covered	
135 Sumatra Road	Property cover	✓ **covered**	£1,072.93
	Terrorism cover	✗ not covered	
15 Thicket Road	Property cover	✓ **covered**	£2,067.16
	Terrorism cover	✗ not covered	
59 Warminster Road	Property cover	✓ **covered**	£2,741.68
	Terrorism cover	✗ not covered	
48 St. Peters Road	Property cover	✓ **covered**	£1,044.82
	Terrorism cover	✗ not covered	
17 Birdhurst Road	Property cover	✓ **covered**	£1,844.54
	Terrorism cover	✗ not covered	

Property cover

Please refer to the property insured section(s) of the schedule for details on the cover in place for buildings and or rental income.

Not covered

Sections that show not covered have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

continued on next page

Your cover summary continued

121 Fordwych Road	Property cover	✓ **covered**	£1,643.20
	Terrorism cover	✖ not covered	
48 Clyde Road	Property cover	✓ **covered**	£1,063.77
	Terrorism cover	✖ not covered	
19 Alexandra Road	Property cover	✓ **covered**	£3,004.65
	Terrorism cover	✖ not covered	
20 Kingsdown Road	Property cover	✓ **covered**	£1,090.80
	Terrorism cover	✖ not covered	
7 Ashburton Road	Property cover	✓ **covered**	£1,351.55
	Terrorism cover	✖ not covered	
59 Avondale Road	Property cover	✓ **covered**	£1,119.30
	Terrorism cover	✖ not covered	
45 Elgin Road	Property cover	✓ **covered**	£976.47
	Terrorism cover	✖ not covered	
36 Mansfield Road	Property cover	✓ **covered**	£792.85
	Terrorism cover	✖ not covered	
53 Warminster Road	Property cover	✓ **covered**	£2,669.55
	Terrorism cover	✖ not covered	
5 Birdhurst Road	Property cover	✓ **covered**	£1,599.23
	Terrorism cover	✖ not covered	
49 Elgin Road	Property cover	✓ **covered**	£983.63
	Terrorism cover	✖ not covered	

cover		**premium excluding IPT**
Public liability	✓ **covered**	£1,932.32
Employers liability	✖ not covered	

continued on next page

Property insured

Premises 1

98 Clyde Road
Croydon
Surrey
CR0 6SW

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£588,247 (£452,498)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£150

cover		
Terrorism Cover	✗ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

continued on next page

Property insured continued

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 2

27 - 29 Nicholson Road
Croydon
Surrey
CR0 6QT

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,451,009
			(£1,116,161)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£900

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X21 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

continued on next page

Property insured continued

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all the other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **damage** by **flood** £5000
3. **damage** by escape of water from any tank apparatus or pipe £500
4. all other **damage** £400

Premises 3

17 Thicket Road
London
SE20 8DB

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,549,704
			(£1,192,080)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£1,200

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

continued on next page

Property insured continued

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 4

127 Fordwych Road
London
NW2 3NJ

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£994,528 (£765,022)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£450

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

continued on next page

Property insured continued

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 5

135 Sumatra Road
London
NW6 1PL

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£851,500
			(£655,000)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£150

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

continued on next page

Property insured continued

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X21 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all the other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **damage** by **flood** £7500
3. **damage** by escape of water from any tank apparatus or pipe £500
4. all other **damage** £400

Premises 6

15 Thicket Road
London
Surrey
SE20 8DB

Description	Residential		
cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,589,051
			(£1,222,347)

cover		**indemnity period**	**sum insured**
Rental income	✘ not covered	*This section is not included in your policy*	

cover		
Terrorism Cover	✘ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

continued on next page

Property insured continued

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 7

59 Warminster Road
London
SE25 4DQ

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,927,880
			(£1,482,985)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£56,945

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

An **endorsement** is a change to your policy terms and conditions.

continued on next page

Property insured continued

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 8

48 St. Peters Road
Croydon
Surrey
CR0 1HG

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£812,565
			(£625,050)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£450

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

continued on next page

Property insured continued

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 9

17 Birdhurst Road
South Croydon
Surrey
CR2 7EF

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,419,635
			(£1,092,027)

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£750

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

continued on next page

Property insured continued

Special clauses that apply to this premises

For the full wording of the **special clauses** please check your policy wording.

number	title
1	Subsidence

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 10

121 Fordwych Road
London
NW2 3NJ

Description Residential

cover			sum insured
Buildings cover	✓ **covered**	DA	£1,013,352
			(£779,502)

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

cover		indemnity period	sum insured
Rental income	✓ **covered**	12 months	£450

continued on next page

Property insured continued

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

Special clauses that apply to this premises

For the full wording of the **special clauses** please check your policy wording.

number	title
1	Subsidence

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 11

48 Clyde Road
Croydon
Surrey
CR0 6SU

Description Residential

continued on next page

Property insured continued

cover			sum insured
Buildings cover	✓ covered	DA	£633,738 (£487,491)
cover		**indemnity period**	**sum insured**
Rental income	✓ covered	12 months	£150
cover			
Terrorism Cover	✖ not covered	*This section is not included in your policy*	

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	title
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

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These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X21 - Excess exclusion

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all the other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **damage** by **flood** £7500
3. **damage** by escape of water from any tank apparatus or pipe £500
4. all other **damage** £400

continued on next page

Property insured continued

Premises 12

19 Alexandra Road
London
NW8 0DP

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£2,227,494
			(£1,713,457)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£1,200

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

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These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

continued on next page

Property insured continued

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 13

20 Kingsdown Road
London
N19 4LA

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£592,952 (£456,117)
cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£26,700
cover			
Terrorism Cover	✖ not covered	*This section is not included in your policy*	

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

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These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £2500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

continued on next page

Property insured continued

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 14

7 Ashburton Road
Croydon
Surrey
CR0 6AP

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,047,863
			(£806,049)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£600

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

continued on next page

Property insured continued

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 15

59 Avondale Road
South Croydon
Surrey
CR2 6JE

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£869,035 (£668,489)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£450

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

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Property insured continued

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 16

45 Elgin Road
Croydon
Surrey
CR0 6XD

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£738,836 (£568,336)

cover		**indemnity period**	**sum insured**
Rental income	✗ not covered	*This section is not included in your policy*	

cover		
Terrorism Cover	✗ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	**title**
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

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Property insured continued

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 17

36 Mansfield Road
South Croydon
Surrey
CR2 6HN

Description	Residential		
cover			**sum insured**
Buildings cover	✓ **covered**	DA	£599,227 (£460,944)
cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£150
cover			
Terrorism Cover	✖ not covered	*This section is not included in your policy*	

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

number	title
1	Subsidence

For the full wording of the **special clauses** please check your policy wording.

continued on next page

Property insured continued

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 18

53 Warminster Road
London
SE25 4DQ

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£2,023,568
			(£1,556,591)

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

cover		**indemnity period**	**sum insured**
Rental income	✗ not covered	*This section is not included in your policy*	

cover		
Terrorism Cover	✗ not covered	*This section is not included in your policy*

continued on next page

Property insured continued

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss!at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 19

5 Birdhurst Road
South Croydon
Surrey
CR2 7EE

Description	Residential		
cover			**sum insured**
Buildings cover	✓ **covered**	DA	£1,212,572
			(£932,748)
cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£150
cover			
Terrorism Cover	✘ not covered	*This section is not included in your policy*	

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

Special clauses that apply to this premises

For the full wording of the **special clauses** please check your policy wording.

number	title
1	Subsidence

continued on next page

Property insured continued

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Premises 20

49 Elgin Road
Croydon
Surrey
CR0 6XD

Description Residential

cover			**sum insured**
Buildings cover	✓ **covered**	DA	£738,836 (£568,336)

cover		**indemnity period**	**sum insured**
Rental income	✓ **covered**	12 months	£1,200

cover		
Terrorism Cover	✖ not covered	*This section is not included in your policy*

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

continued on next page

Property insured continued

Special clauses that apply to this premises

For the full wording of the **special clauses** please check your policy wording.

number	title
1	Subsidence

Endorsements that apply to this premises

An **endorsement** is a change to your policy terms and conditions.

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

640 - Subsidence excess exclusion

Under Special clause 1 Subsidence, ground heave and landslip **we** will not cover **you** for the first £1500 of each and every loss in respect of Section 1 - Buildings at this premises.

X19 - Excess exclusion 2021

Under Section 1 - Buildings What is not covered the Excess exclusion is deleted and replaced with the following:

Excess exclusion

We will not cover **you** for the amount shown below for each and every loss at each **premises** after the application of all other terms and conditions of the **policy** including any condition of average:

1. **damage** by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake £400
2. **flood** £400
3. **damage** by escape of water from any tank, apparatus or pipe £500
4. all other **damage** £400

Public liability

Provides **Public liability** cover for your activities as a property owner as detailed within the policy wording and schedule.

cover		limit of indemnity
Public liability	✓ **covered**	£10,000,000

Employers liability

Employers liability	✗ not covered	*This section is not included in your policy*

continued on next page

Endorsements that apply to this policy

An **endorsement** is a change to your policy terms and conditions.

These endorsements apply to all premises. For other endorsements please look at each of the premises covered.

BS5 - Bombscare or unlawful occupation cover

Under Section 2 - Rental income What is covered Extensions of cover Bombscare or unlawful occupation cover is deleted from the effective date shown on **your** schedule and replaced with

Bombscare or unlawful occupation cover

We will cover **you** for interruption of or interference with the **business** resulting from

1. the suspected or actual presence of an incendiary or explosive device on or within a 1 mile radius of **your premises**
2. **Your premises** or other property within a 1 mile radius of **your premises** being occupied by members of a criminal organisation or other unlawful occupants.

But **we** will not cover

1. any incident involving interference or interruption with the **business** that is less than 48 hours
2. any period other than the actual period of prevention or hindrance of access to **your premises**
3. eviction costs.

This cover will apply for a maximum period of 12 weeks in any one **period of insurance** beginning with the occurrence of the loss, during which the results of **your business** are affected as a result of the interruption or interference.

The most **we** will pay for this cover in total during any one **period of insurance** is the lower of either £50,000 or 25% of the **annual rental income** irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

CD1 - Cyber and data exclusion

The defined term **Electronic data** attaching to **Section 3 -Public liability** of this **policy** is deleted.

The **Electronic data exclusion** attaching to **Section 3 -Public liability** of this **policy** is deleted and replaced by the following exclusion:

Cyber and data exclusion

We will not cover claims directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

1. any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**

continued on next page

2. loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
3. failure of electronic, electromechanical data processing or electronically controlled equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

1. for **bodily injury**
2. for physical damage to material property
3. under the **Data Protection cover** of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident.**

For the purposes of this endorsement the following defined terms shall apply:

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet or wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.

DA5 - Denial of access (damage) cover

This endorsement deletes and replaces the Denial of access cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule

Denial of access (damage) cover

We will cover **you** for loss of **rental income** covered by this section, resulting from interruption of or interference with **yourbusiness** caused by **damage** by the **insured perils** to property within a 1 mile radius of **yourpremises** which prevents or hinders the use of **your premises**, or access to it, regardless of whether **your premises** is damaged or not.

continued on next page

Provided that

1. these **insured perils** are covered under Section 1 - Buildings in respect of **your premises**.
2. the insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the prevention of access or hinderance of use and ending after 12 weeks during which time **you** suffer a loss of **rental income.**
3. **our** liability for any one claim and in any one **period of insurance** is the lower of either 25% of the **annual rental income** or £1,000,000, irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.
4. this does not include any damage to property from which you obtain electricity, gas, water or telecommunications services which prevent or hinder the supply of these services.
5. **we** will not cover any incident involving interference or interruption with the **business** that is less than 12 hours.

Meanings of defined terms

Insured peril(s)

Means fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

DC5 - Murder, suicide or disease cover

This endorsement deletes and replaces the Murder, suicide or disease cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule.

We will cover **you** for any loss of **rental income** insured by this section resulting from interruption of or interference with the **business** conducted by **you** at **your premises** during the **period of insurance** as a result of

1 the occurrence of any of the following specified human infectious or specified human contagious diseases

1. Acute Encephalitis
2. Acute Poliomyelitis
3. Anthrax
4. Chicken Pox
5. Diphtheria
6. Dysentery caused by Shigella
7. Legionellosis
8. Legionnaires' Disease
9. Malaria
10. Measles
11. Meningococcal Infection
12. Mumps
13. Opthalmia Neonatorum
14. Paratyphoid fever
15. Bubonic, Septicemic and Pneumonic Plague
16. Rabies
17. Rubella
18. Tetanus
19. Tuberculosis

continued on next page

20 Typhoid Fever
21 Whooping Cough
22 Yellow Fever

manifested by any person whilst at **your premises** which directly results in the compulsory closing of the whole or part of **yourpremises** by order of a public authority authorised to prevent or restrict access to **yourpremises.**

2 murder, suicide or rape at **yourpremises**

3 bodily injury (excluding illness, disease and psychiatric injury) or bacterial food poisoning sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided at **your premises**

4 the discovery of vermin or pests in the building(s) at **your premises** that prevents the use of or part use of the building(s) by order of a public authority

5 the compulsory closing of the whole or part of **yourpremises** by order of a public authority as a result of an accident causing a defect in the drains, toilets or sinks at **your premises**

We will not cover:

1. any costs incurred in the cleaning, repair, replacement, recall or checking of the property insured;
2. any loss to the extent that it would have been caused in any event by disease occurring in a wider geographical area extending beyond **yourpremises**, or by vermin or pests being discovered in a wider geographical area beyond the building(s) at **your premises**.
3. any incident involving interference or interruption to the **business** that is less than 12 hours

Any Disease or Coronavirus exclusion shall apply to this Murder, suicide or disease cover, except that **communicable disease** shall not include the specified human infectious or specified human contagious diseases listed under clause 1 of this cover, the pathogens which cause them, or bacterial food poisoning, provided that such diseases listed under clause 1 have not been declared by the World Health Organisation to be a public health emergency of international concern or a pandemic.

The maximum **indemnity period** under this cover shall be 12 weeks in any one **period of insurance** commencing from the date of

1. the compulsory closing of the whole or part of **your premises** (in relation to clauses 1 and 5 of this cover)
2. the discovery of murder, suicide or rape (in relation to clause 2 of this cover)
3. the occurrence of injury or illness (in relation to clause 3 of this cover) or, where there is a series of related injuries or illness, the first occurrence of injury or illness in that series
4. the order of the public authority (in relation to clause 4 of this cover).

Our liability will not exceed the lower of the maximum **indemnity period** of 12 weeks or £25,000 or 25% of the **annual rental income** in any one **period of insurance,** irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

continued on next page

For the purposes of the cover provided under this cover clause, any references to **damage** or incident within the meaning of the defined terms (including the notes thereto), the basis of claim settlement provisions, section or general exclusions, conditions and Policy conditions shall be read as if they were references to the cover provided under clauses 1 to 5 above.

DE5 - Disease exclusion

This endorsement applies to Section 1 - Buildings and Section 2 - Rental income from the effective date shown in **your** schedule

1. Notwithstanding any provision to the contrary within this **policy**, except for any cover provided under Section 3 - Public liability, Section 4 - Employers' liability and Section 5 - Terrorism, this **policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. Subject to the other terms, conditions and exclusions contained in this **policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage is covered by the **policy** and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Time element loss means business interruption, contingent business interruption or any other consequential losses.

LA5 - Loss of attraction cover

continued on next page

This endorsement deletes and replaces the Loss of attraction cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule

Loss of attraction (damage)

We will cover **you** for loss of **rental income** covered by this section, resulting from interruption of or interference with **yourbusiness** caused by **damage** by the **insured perils** to property within a 1 mile radius of **yourpremises** which deters any potential tenants, whether **your premises** or property are damaged or not.

Provided that

1. these **insured perils** are covered under Section 1 - Buildings in respect of **your premises**
2. the maximum **indemnity period** shall be 12 weeks in any one **period of insurance**

The most **we** will pay for this cover in any one **period of insurance** is the lower of either 25% of the **annual rental income** or £50,000 irrespective of the number of **premises** insured. The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

Meanings of defined terms

Insured peril(s)

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

PU5 - Failure of public supply cover

This endorsement deletes and replaces the Failure of public supply cover detailed in Section 2 - Rental income from the effective date shown in **your** schedule

We will cover **you** for loss of **rental income** resulting from interruption or interference with **your business** caused by the accidental failure of

1. the public electricity supply at **your** supplier's generating station or sub station
2. the public gas supply at **your** supplier's land based premises
3. the public water supply at **your** supplier's waterworks or pumping station
4. the public telecommunications services at **your** supplier's land based premises

from which **you** obtain electricity, gas, water or telecommunications services within the **policyterritories** where such accidental failure is a direct result of **damage** caused by an **insured peril**.

Provided that after the application of all other terms and conditions of the section, the most **we** will pay is the lower of either 25% of the **annual rental income** or £1,000,000 in any **period of insurance** irrespective of the number of **premises** insured.

The 'Reinstatement of sum insured after loss cover' shall not apply in respect of this endorsement.

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The insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the accidental failure of supply or service at **your premises** and ending after 12 weeks during which time **you** suffer a loss of **rental income.**

We will not cover

a. any failure
   1. which does not involve cessation of supply, for at least 12 hours
   2. due to an excluded cause

b. loss resulting from failure caused by
   1. the deliberate act of any supplier or by them using their power to withhold or restrict supply or services
   2. solar flare or other atmospheric or weather conditions, but **we** will cover failure due to **damage** to equipment caused by these conditions

Meanings of defined terms

Insured perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, malicious persons, accidental damage, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

687 - Section 6 Legal expenses

With effect from 01/04/2023 the cover provided by this **policy** is extended to include Legal expenses.

Our maximum liability under this section is limited to the amounts specified below

1 £100000 **any one claim**

2 £1000000 all **claims** notified during the **period of insurance**

The terms, conditions and exclusions of the Legal expenses extension are described in Section 6 attached to and forming part of **your policy**.