



Landlord New Business Schedule

Insured Name	Mr David Michael
Correspondence Address	16 Springhill Stroud Gloucestershire United Kingdom
Postcode	GL5 1TN
Business	Property Owner

Policy Number	200223280		
Date of Issue	11 th February 2016	Renewal Date	11 th February 2017
Expiry Date	10 th February 2017	Effective Date	11 th February 2016

First Premium	£1,139.82
Insurance Premium Tax	£108.28
TOTAL AMOUNT CHARGEABLE	£1,248.10

Premises:	CoFlats 59 Lansdown Stroud Gloucestershire United Kingdom
Postcode:	GL5 1BN
Business:	Property Owners occupied as Flats (Converted)

SECTION 1: THE STRUCTURE

Insured

Contingencies of Fire, Lightning, Explosion, Aircraft, Earthquake, Subterranean Fire, Riot civil commotion, Malicious Persons, Theft or any attempt thereat, Storm, Tempest, Flood, Escape of Water, Leakage of beverages, Impact, Accidental Discharge or Leakage of Automatic Sprinkler Installations, apply unless otherwise stated

DESCRIPTION	SUM INSURED
Buildings	£1,750,000
Excess	Amount
Excess A	£200



SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of Fire, Lightning, Explosion, Aircraft, Earthquake, Subterranean Fire, Riot civil commotion, Malicious Persons, Theft or any attempt thereat, Storm, Tempest, Flood, Escape of Water, Leakage of beverages, Impact, Accidental Discharge or Leakage of Automatic Sprinkler Installations, apply unless otherwise stated

DESCRIPTION	SUM INSURED
Floor Coverings	£5,000
Landlords Contents	£10,000
Contents of Common Parts	£5,000

Excess	Amount
Excess	£200

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

Insured

Indemnity Period:	24 months
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DESCRIPTION	SUM INSURED
Loss of Rent	£72,000
Loss of Book Debts	£25,000

SECTION 5: GLASS AND SANITARY WARE

Insured

DESCRIPTION	SUM INSURED
SUB SECTION 1 Glass and Sanitary Ware	Unlimited
SUB SECTION 2 Shop Front Glass Damage to Frames, Displays, Alarm Foil and Lettering	Unlimited £1,500

Excess	Amount
Excess	£100

SECTION 6: EMPLOYERS LIABILITY

Not Insured



SECTION 7: PERSONAL ACCIDENT

Not Insured

SECTION 8: COMMERCIAL LEGAL EXPENSES

Not Insured

SECTION 9: TERRORISM

Not Insured