

Properties Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover You have not received any personal recommendations from RSA.

Policy Number: RSAP6257541300

Your Details

Policyholder: ANDREAS INVESTMENTS LIMITED

Policyholder's Address: 6 Colwick Road, Nottingham, Nottinghamshire, United Kingdom NG2 4BU

Business: Property Owner

Your Intermediary

Intermediary Name: Arthur J Gallagher Insurance Brokers Ltd

Address: 1St & 2nd Floors, Unit 3, Magden Park, Llantrisant, CF72 8XT

Intermediary number: 3282030000

Your Policy Dates

Period of Insurance: From: 21/06/2023 To: 20/06/2024

Renewal Date: 21/06/2024

Your Premium Information

Premium: £663.75 Insurance Premium Tax: £79.65

Total Amount Due: £743.40

Reason for Issue: New Policy



Annual Premium Summary

Your Premium, inclusive of Insurance Premium Tax, is comprised of

Total amount allocated to all Premises in respect of Property Damage Insurance and Property Owners' Liability (Section 2 of Liability Insurance):	£743.40
Premium payable for all other applicable Insurances:	£0.00
Total amount payable:	£743.40

Premises

68A Harold Street, Grimsby, South Humberside, United Kingdom DN32 7NQ

Commercial Use: Building Maintenance

Premises Applicable Clauses

The following clauses apply to these Premises as detailed under the Additional Terms and Conditions:

LFF001 - Landlords Fixtures and Fittings and or Roadways, Paths, Yards and Car Parks

HEA002B - Heating Requirement - Non Residential

Insurances applicable to the above Premises

Property Damage Insurance

Operative Events

- | | |
|---------------------------------------------------|--------------|
| • Events 1-7 and 9: | Included |
| • Event 8 (Subsidence, Ground Heave or Landslip): | Not Included |
| • Event 10 (Any other accident): | Not Included |

Buildings

Included

Declared Value:	£600,000
Uplift Level:	0.00%
Sum Insured:	£600,000

Fixtures and Fittings

Included

Landlord's Contents

Not Included

Rent

Not Included

Outstanding Debit Balances

Included

Limit of Liability:	£50,000
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Your Contribution

In respect of Buildings and Rent:

- | | |
|---------------------------------------------------------------|------|
| • Event 1 (Fire, smoke, lightning, explosion and earthquake): | Nil |
| • Event 4 (Escape of water or oil): | £350 |
| • Event 8 (Subsidence, Ground Heave or Landslip): | N/A |
| • Any other Damage: | £250 |

Terrorism Insurance

Not Included

**Annual Property Damage and Property Owners'
Liability Premium Allocation for these Premises,
including Insurance Premium Tax**

£743.40

Other Insurances applicable to the Policy

Liabilities Insurance

Section 1 – Employers’ Liability	Not Included	
Section 2 – Property Owners’ Liability	Included	
Limit of Indemnity any one Event:		£2,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:		£2,000,000
Your Contribution:		£250
Section 3 – Legal Defence Costs	Included	
Limit of Indemnity in any one Period of Insurance:		
• Part A:		N/A
• Part B:		£250,000
Section 4 – Legionellosis Liability	Included	
Limit of Indemnity:		£2,000,000
Your Contribution:		£100

Legal Expenses Insurance Not Included

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy

CWL003A - Contract Works Extension (£100,000)

This clause applies to Property Damage Insurance in this **Policy**.

The insurance in respect of **Buildings** extends to include **Contract Works** to the extent to which **You** have contracted to arrange cover

Contract Price: £100,000

excluding

- 1 **Your Contribution** as shown in the **Schedule**
- 2 any amount in excess of **Contract Price**
- 3 non-ferrous metals
- 4 any **Property** which is otherwise insured.

The meaning of **Contract Works** and **Contract Price** is included in '**Definitions - Words with Special Meanings**'

REP001 - Renovation or Repair Exclusion

No cover shall be provided under this **Policy** if and to the extent that any **Damage** arises as a result of renovation or repair to **Buildings** at the **Premises** other than

- 1 **Contract Works** not exceeding the **Contract Price**
- 2 **Contract Works** notified to and accepted by **Us**

during the **Period of Insurance** of this **Policy**.

The meaning of **Contract Price** and **Contract Works** is included in '**Definitions - Words with Special Meanings**'.

The following clauses apply if listed under Premises Applicable Clauses

LFF001 - Landlords Fixtures and Fittings and or Roadways, Paths, Yards and Car Parks

In the event of a claim being made in respect of: Roadways, Paths, Yards and Car Parks; and or Landlords Fixtures and Fittings, and that the item(s) has no sum insured noted on the **Policy Schedule**, it is **Our** intention that provided the **Declared Value** shown against the **Building(s)** item is adequate, **We** will deal with the claim as per the terms and conditions of the **Policy**.

You still have a duty to make a fair presentation of the risk, the total amount payable shall not exceed the sum insured shown under the item for **Building(s)**

HEA002B - Heating Requirement - Non Residential

This clause applies to Property Damage Insurance in this **Policy**.

It is a requirement of this Insurance that portable heaters fuelled by bottled gas, pressure jet heaters, open fires and stoves are not used on the **Premises**.

Failure to comply with this requirement may result in Us not paying Your Property Damage claim.