

Your Covers

This is a summary of limitation of each section, please check your offer letter to check if the section is Insured

INSURED PROPERTY

Additional Covers (in addition to the amount insured above)

Cover	Amount insured	Amount insured applies to	Excess	Excess applies to
Emergency services	£5,000	Each and every incident of loss	£250	Each and every incident of loss
Loss prevention costs	£25,000	Each and every incident of loss	£250	Each and every incident of loss
Additions to insured property	£50,000	Each and every incident of loss	£250	Each and every incident of loss
Gardens and landscaped grounds	£25,000	Each and every incident of loss	£250	Each and every incident of loss
Discharge of oil	£10,000	Each and every incident of loss	£250	Each and every incident of loss
Trace and access	£25,000	Each and every incident of loss	£250	Each and every incident of loss
Removal of debris	£25,000	Each and every incident of loss	£250	Each and every incident of loss
Costs following glass breakage	£10,000	In the aggregate	£0	Each and every incident of loss
Additions to contents	£25,000	Each and every incident of loss	£250	Each and every incident of loss
Lock replacement	£10,000	Each and every incident of loss	£250	Each and every incident of loss
Metered water and fuel	£5,000	Each and every incident of loss	£250	Each and every incident of loss
Glass	£10,000	Each and every incident of loss	£250	Each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	Each and every incident of loss	£250	Each and every incident of loss
Unauthorised use of utilities	£10,000	In the aggregate	£250	Each and every incident of loss
Alternative accommodation	20% of amount insured	In the aggregate	£250	Each and every incident of loss
Landlord's rent receivable	20% of amount insured	In the aggregate	£250	Each and every incident of loss
Re-letting costs	£10,000	In the aggregate	£250	Each and every incident of loss

PROPERTY – BUSINESS INTERRUPTION

Additional covers (in addition to overall amount insured above)

Cover	Amount insured	Limit applied to
Loss of investment income	£10,000	each and every incident of loss
Property management fees	£10,000	each and every incident of loss

Special limits (included within and not in addition to overall amount insured above)

Cover	Amount insured	Limit applied to
Denial of access	£100,000 or the amount insured for business interruption, whichever is less	each and every incident of loss
Public Utilities	£100,000 or the amount insured for business interruption, whichever is less	each and every incident of loss
Public authority	£100,000 or the amount insured for business interruption, whichever is less	each and every incident of loss
Legionella	£50,000 or the amount insured for business interruption, whichever is less	each and every incident of loss

PROPERTY OWNER'S LIABILITY

Additional covers (in addition to overall amount insured above)

Cover	Amount insured	Limit applied to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within and not in addition to overall amount insured above)

Cover	Amount insured	Limit applied to
Criminal proceedings costs	£100,000	in the aggregate
Defective premises costs	£100,000	in the aggregate
Pollution		in the aggregate

EMPLOYERS' LIABILITY

Additional covers (in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	Each and every claim or loss including defence costs
Criminal proceedings costs	£100,000	in the aggregate

LEGAL PROTECTION

Insurer: DAS Legal Expenses Insurance Ltd

Limit £100,000