

This document provides an indication of the cover available – this document must not be mistaken for a policy schedule or evidence of cover

Section: Insured Property

Additional covers (in addition to the amount insured above)				
Cover	Amount insured	Limit applies to	Excess	Excess applies to
Trace and access	£100,000	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: newly acquired or erected buildings	£1,000,000	each and every incident of loss	£250	each and every incident of loss
Additions or improvements to buildings and additional contents	£2,000,000	each and every incident of loss	£250	each and every incident of loss
Gardens and landscaped gardens	£25,000	each and every incident of loss	£250	each and every incident of loss
Discharge of oil	£25,000	in the aggregate	£250	each and every incident of loss
Metered electricity, water and fuel	£10,000	in the aggregate	£250	each and every incident of loss
Unauthorised use of utilities	£25,000	in the aggregate	£250	each and every incident of loss
Costs following glass breakage:	£10,000	in the aggregate	£0	each and every incident of loss
Lock replacement and resetting of digital locks	£25,000	each and every incident of loss	£250	each and every incident of loss
Extinguisher and alarm resetting expenses and fire brigade charges	£10,000	each and every incident of loss	£250	each and every incident of loss
Alternative accommodation	See property schedule	each and every incident of loss	£250	each and every incident of loss
Landlord's rent receivable	See property schedule	each and every incident of loss	£250	each and every incident of loss
Re-letting costs	£10,000	in the aggregate	£250	each and every incident of loss
Archaeological discoveries	£25,000	in the aggregate	£250	each and every incident of loss
Dilapidation	£2,500	each and every incident of loss	£250	each and every incident of loss
Exhibition equipment	£5,000	each and every incident of loss	£250	each and every incident of loss
Fly tipping	£10,000	in the aggregate	£1,000	each and every incident of loss
Personal effects	£500	each and every incident of loss	£250	each and every incident of loss
Tree felling or lopping and tree removal	£2,500	each and every incident of loss (or £10,000 in the aggregate)	£250	each and every incident of loss
Other premises	£ 10,000	each and every incident of loss	£250	each and every incident of loss
Temporary removal for cleaning, maintenance, repair or restoration	£ 10,000	each and every incident of loss	£250	each and every incident of loss
Removal of nests	£1,000	each and every incident of loss	£250	each and every incident of loss
Environmental and statutory costs	£100,000	in the aggregate	£0	each and every incident of loss
Failure of third party insurances:	£1,000,000	each and every incident of loss	£250	each and every incident of loss
Inadvertent omissions:	£1,000,000	each and every incident of loss	£250	each and every incident of loss
Contract works and site materials	£500,000	each and every incident of loss	£250	each and every incident of loss

Special excesses		
Cover	Excess	Excess applies to
Malicious damage, theft or attempted theft	£250	each and every incident of loss
Leakage or escape of water	£250	each and every incident of loss
Subsidence, heave and landslip	£1,000	each and every incident of loss
Where agreed by the insurer, any damage while the premises are unoccupied	£250	each and every incident of loss

Special limits (included within and not in addition to overall amount insured above)		
Cover	Amount insured	Limit applies to
Outdoor household items	£10,000	each and every incident of loss
Outbuildings	£10,000	each and every incident of loss
Water table	£25,000	each and every incident of loss
Undamaged parts of buildings	£100,000	each and every incident of loss

Section wording	Insurer
19886 WD-HSP-UK-CPWA-PYD(1)	Hiscox Insurance Company Limited

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Property Protector, 107 High Road, Beeston, Nottingham NG9 2JU
www.propertyprotector.co.uk

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below. Hiscox Underwriting Limited, 1 Great St. Helen's, London EC3A 6HX United Kingdom

Registered in England and Wales number 02372789
Authorised and regulated by the Financial Conduct Authority.

These insurers provide cover as specified in each section of the schedule

Hiscox Insurance Company Limited Registered address: 1 Great St. Helen's, London EC3A 6HX United Kingdom. Registered in England number 00070234
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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Section: Property - Business Interruption

Cover	Indemnity period	Amount insured
Loss of rental income	36 months	See property schedule
Outstanding debts	Not applicable	£25,000

Additional covers (in addition to overall amount insured above)		
Cover	Amount insured	Limit applies to
Loss of investment income	£10,000	each and every incident of loss
Property management fees	£10,000	each and every incident of loss
Business rates	£25,000	each and every incident of loss (or £100,000 in the aggregate)
Accelerated reinstatement costs	£25,000	each and every incident of loss

Special limits (included within and not in addition to overall amount insured above)			
Cover	Indemnity period	Amount insured	Limit applies to
Public authority	3 months	25% of annualised amount insured for loss of rental income or £1,000,000 whichever is the less	each and every incident of loss
Legionella	3 months	25% of annualised amount insured for loss of rental income or £1,000,000 whichever is the less	each and every incident of loss
Managing agents	36 months	The amount insured for loss of rental income or £1,000,000 whichever is the less	each and every incident of loss
Loss of attraction	36 months	The amount insured for loss of rental income or £1,000,000 whichever is the less	each and every incident of loss
Unlawful occupation	36 months	£10,000	each and every incident of loss

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