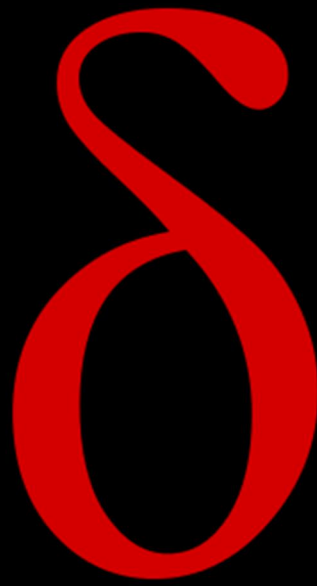




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Property owners

Summary of policy limits

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Summary of limits



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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	£25,000	each and every incident of loss (or £50,000 in the aggregate)	£100	each and every incident of loss
Metered water and fuel	£1,000	each and every incident of loss	£100	each and every incident of loss
Lock replacement and resetting of digital locks	£5,000	each and every incident of loss (or £25,000 in the aggregate)	£100	each and every incident of loss
Alternative accommodation	30% of the total amount insured for the insured Premises	each and every incident of loss	£100	each and every incident of loss
Landlord's rent receivable	30% of the total amount insured for the insured premises	each and every incident of loss	£100	each and every incident of loss
Removal company	£5,000	each and every incident of loss	£100	each and every incident of loss

Special excesses		
Cover	Excess	Excess applies to
Malicious damage, theft or attempted theft	£100	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
Any damage while the premises are unoccupied (unless excess for cover above is higher)	£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	£250	each and every incident of loss
Outbuildings	£10,000	each and every incident of loss

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Section: Property Owners Liability

Limit of indemnity	£5,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	Worldwide excluding USA and Canada
Applicable courts	European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar

Claims brought in USA or Canada	Not covered
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Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Pollution defence costs	£100,000	in the aggregate
Legionella	£1,000,000	in the aggregate
Criminal proceedings costs	£100,000	in the aggregate

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Section: Employers Liability (Included)(Domestic Employees only)

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings costs
Geographical limits	Worldwide
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies 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	£250	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

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Section: Management Liability – Directors and Officers’ Liability (Optional)

Limit of indemnity	Various Limits available
Limit applies to	each and every claim, loss or investigation, including all costs
Excess	Not applicable unless specified under special excesses below
Geographical Limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Applicable Courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Claims brought in USA or Canada	Not covered
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Additional covers (in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Additional defence costs and legal representation costs	£250,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Bail costs	£100,000	in the aggregate
Public relations expenses: in total for all insured persons across all management liability sections	£100,000	in the aggregate
Public relations expenses: for each insured person	£25,000	in the aggregate
Emergency defence costs	£100,000	in the aggregate
Emergency legal representation costs	£100,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Bodily injury and property damage: defence costs for claims brought by an injured party	£50,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Pre-investigation costs	Limit of indemnity for this section or £1,000,000 whichever is the less	in the aggregate
Court attendance compensation: in total across all management liability sections	£100,000	in the aggregate
Court attendance compensation: employees	£250	per person, per day
Court attendance compensation: directors and partners	£500	per person, per day

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