

Bolton at Home Ltd

Summary of Cover: Leasehold Properties

**Period of Insurance: 01 April 2021 to 31
March 2022**

Property Owners' Policy: Leasehold Properties

Insured	Bolton at Home Limited
Period of Insurance	01 April 2021 to 31 March 2022
Policy No / Form Reference	Policy No. 24867290 CPO
Insurer	Aviva Insurance Ltd

This is a summary of cover only. If anything is in conflict with the policy document then your policy will prevail

Property Damage

Perils	"All Risks" of loss or damage including Subsidence and Terrorism
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Property Insured – Leasehold Properties	Buildings including Landlords Fixtures and Fittings, outbuildings, extensions and annexes adjoining or communicating with the building and boundary walls, gates and fences at The Premises	£3,000,000 (Declared value. Day One Basis of Settlement)
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Excess	<p>£100 in respect of fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances and earthquake</p> <p>£100 in respect of malicious persons, storm, flood, escape of water from any tank, apparatus or pipe and impact</p> <p>£100 in respect of Wet Perils subject to an annual aggregate of £250,000</p> <p>£1,000 in respect of Additional Contingency Subsidence</p> <p>£100 in respect of all other insured Damage</p>
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General Exclusions

- Existing defects
- Gradual deterioration
- Wear and tear
- Frost or change in the water table level
- Faulty or defective design / materials used in its construction
- Faulty or defective workmanship
- Corrosion, rust or rot
- Shrinkage, evaporation or loss of weight
- Dampness or dryness
- Scratching
- Vermin or insects
- Mould or fungus
- Change in temperature, colour, flavour, texture and finish
- Nipple or joint leakage ' failure of welds
- Cracking, fracturing, collapse or overheating of a boiler, vessel, machine or apparatus in which internal pressure is due to steam only and any associating piping
- Mechanical or electrical breakdown
- Pollution or contamination
- Subsidence, ground heave or landslip
- Normal settlement of new structures
- Fraud or dishonesty
- Disappearance, unexplained or inventory shortage, misfiling, misplacing of information or clerical error
- Cracking or collapse
- Gates, fences, movable property in the open
- Application of heat
- Self ignition, leakage of electricity, short circuiting or over running
- Production or packaging
- Treatment, testing or commissioning, servicing or repair
- Escape of water as a result of freezing of any automatic sprinkler in an Unoccupied property
- Damage to glass, china, earthenware, marble or other fragile objects
- Damage to vehicles licensed for road use including accessories, caravans, trailers, railway locomotives or rolling stock, watercraft or aircraft
- Property in the course of construction
- Land, piers, jetties, bridges, culverts or excavations
- Livestock
- Growing crops or trees
- Moveable property kept in yards, car parks, gardens or other open areas in excess of £10,000 per item and £50,000 in any one period of insurance
- Consequential loss or damage
- Loss of Data
- Damage to grounds or landscaping

<p>General Extensions</p>	<ul style="list-style-type: none"> ▪ Automatic Reinstatement ▪ Property Owner's Liability - Limit of Indemnity £10,000 ▪ Bailors' Goods ▪ Breakage or Collapse of Television & Radio Aerials ▪ Capital Additions ▪ Changing Locks - £5,000 any one claim and £15,000 in the aggregate ▪ Contractor's Interests ▪ Damage to Grounds - £25,000 any one claim ▪ Day One Basis of Settlement ▪ Debris Removal ▪ Drains ▪ Emergency Services ▪ Environmental ▪ European Union and Public Authorities – including Undamaged Portions and Automatic Sprinkler Installations ▪ Failure of Third Party Insurances ▪ Fire and Security Equipment – £50,000 any one claim ▪ Fly Tipping - £5,000 any one claim and in the aggregate ▪ Further Investigation Expenses - £5,000 any one loss ▪ Gardening Equipment - £10,000 any one claim ▪ Glass ▪ Hire Agreement ▪ Illegal Cultivation of Drugs ▪ Inadvertent Failure to Insure ▪ Insect Nests Removal - £500 any one claim ▪ Legal Expenses for the Eviction of Squatters - £2,500 in the aggregate ▪ Local Authority Rates - £5,000 in the aggregate ▪ Loss Minimisation Costs and Prevention Expenditure - £5,000 in the aggregate ▪ Metered Services - £25,000 any one claim ▪ Non-invalidation ▪ Other Interests ▪ Privity of Contract - £2,000,000 in the aggregate ▪ Professional Fees ▪ Reinstatement of Data - £5,000 any one claim ▪ Reinstatement to Match ▪ Subrogation ▪ Temporary Removal ▪ Tenant Debris Removal – £25,000 any one claim ▪ Trace and Access - £50,000 any one claim ▪ Transfer of Interest ▪ Tree Felling and Lopping - £500 anyone claim and £2,500 in the aggregate ▪ Workmen
<p>Endorsements</p>	<ul style="list-style-type: none"> ▪ Seventy Two Hour Provision ▪ Loss of Rent and Alternative Accommodation: 20% of Buildings Sum Insured
<p>Conditions</p>	<ul style="list-style-type: none"> ▪ Average ▪ Fire Extinguishing Appliances ▪ Change of Occupancy ▪ Automatic Sprinkler Systems