

Landlord New Business Schedule

Insured Name	AHMED J HOLDINGS LTD
Correspondence Address	3 Woodbine Close Huntington Cannock United Kingdom
Postcode	WS12 4UY
Business	Property Owner

Policy Number	200883260		
Date of Issue	30 th August 2023	Renewal Date	31 st August 2024
Expiry Date	30 th August 2024	Effective Date	31 st August 2023

First Premium	£143.50
Commercial Legal Expenses Premium	£105.00
Insurance Premium Tax	£29.82
TOTAL AMOUNT CHARGEABLE	£278.32

Premises:	1 Milton Grove Shotton Colliery Durham County Durham United Kingdom
Postcode:	DH6 2RD
Business:	Property Owners occupied as House (Terraced)

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Buildings	£201,000
Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS **Insured**

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

DESCRIPTION	SUM INSURED
Floor Coverings	£5,000
Landlords Contents	£0
Contents of Common Parts	£0

Excess	Amount
Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£500
Excess B - Contingency 10	£500
All Other Contingencies	£0

SECTION 3: PUBLIC LIABILITY **Insured**

DESCRIPTION	INDEMNITY LIMIT
Public Liability and Property Owners Liability	£2,000,000

Excess	Amount
Damage to Property	£100

SECTION 4: RENT RECEIVABLE **Insured**

Indemnity Period: 24 months

DESCRIPTION	SUM INSURED
Loss of Rent	£16,800
Loss of Book Debts	£25,000

SECTION 5: GLASS AND SANITARY WARE **Insured**

DESCRIPTION	SUM INSURED
SUB SECTION 1 Glass and Sanitary Ware	Unlimited
SUB SECTION 2 Shop Front Glass Damage to Frames, Displays, Alarm Foil and Lettering	Unlimited £1,500
Excess Excess	Amount £100

SECTION 6: EMPLOYERS LIABILITY **Not Insured**

SECTION 7: PERSONAL ACCIDENT **Not Insured**

SECTION 8: COMMERCIAL LEGAL EXPENSES **Insured**

DESCRIPTION	AMOUNT
Indemnity Limit	£250,000
Rent Guarantee	Included

SECTION 9: TERRORISM **Not Insured**

SECTION 10: LANDLORD EMERGENCY **Not Insured**