

**SCHEDULE**  
**Executive Asset**

Policy No:	EA105556
Insured:	The Pavillion Management Company Ltd
Postal Address:	Calquin House, South Drive Stow Lincoln LN1 2DH
Business:	Property Owner
Employer Reference Number Details:	ERN details required
Policy Period Date:	02/08/2019 to 01/08/2020
Transaction Effective Date:	02/08/2019
Reason for issue:	Amended Renewal
Underwriter:	Natasha Corcoran
Date of Issue:	12 July 2019
Actual Transaction Premium	£2,553.52
IPT	£306.42
Total	£2,859.94
Current Policy Premium	£2,553.52
IPT	£306.42
Total	£2,859.94
	For a detailed breakdown of the premium, please see last page.
Agent:	Thompson and Richardson (Sleaford) Ltd Monument House Southgate Sleaford Lincs NG34 7RL



Agent Reference:

Julie Sparling



**SCHEDULE  
Executive Asset**

Policy No: EA105556

Insured: The Pavillion Management Company Ltd

Property Damage	Insured
Loss of Rent <sup>1</sup>	Not Insured
Equipment Breakdown	Insured
Terrorism	Insured
Property Owners' Liability	Insured
Employers' Liability	Insured
Asset Extra	Insured
Asset Ultimate	Not Insured

<sup>1</sup>Other than as shown under the Property Damage section "What you are covered", for item 20.

**SCHEDULE  
Executive Asset**

Policy No: EA105556  
 Insured: The Pavillion Management Company Ltd

**Risk Properties**

**Risk Address:** 1-24 The Pavilion, Burton Road, Lincoln, LN1 3AH

Occupancy Details : Property Letting

**Property Damage Section**

<b>Item(s) Description</b>	<b>Declared Value</b>	<b>Sum Insured</b>
Buildings		
Buildings	£2,657,677	£3,056,329
Contents		
Commercial Landlord's Contents	£20,562	£23,646

**Policy Sections**

**Employers' Liability**

Indemnity Limit £10,000,000  
 Manual - Caretakers, porters and internal cleaners

**Property Owners Liability**

Indemnity Limit £5,000,000  
 Buildings

**Terrorism** Insured

**Equipment Breakdown** £3,079,975

**Asset Extra**

**Maximum amount payable**

a) Legal Expenses	£100,000
1 1.(b) Compensation Awards	£1,000,000
b) Yellowtag	Operative
c) Crisis Containment	£25,000
d) Website Hacker Damage Cover	£10,000

**What you are additionally covered for:-**

**Property Damage**

**Maximum amount payable**

2	Capital additions	£500,000 or 10% of the Property Damage sum insured, whichever is the lower
3	Debris removal costs	Up to the Property Damage sum insured
4	Tenants debris removal costs	£25,000
5	Theft of fixed fabric of the building	£50,000
6	Protection Equipment Expenses	Up to the Property Damage Sum Insured
7	Landscaping Cost	£50,000
8	Loss of metered gas and water	£25,000
9	Additional Statutory Costs	£500,000 or 10% of the Property Damage sum insured, whichever is the lower
10	Additional Statutory Costs – Undamaged portions	£25,000
11	Additional costs of construction - energy efficiency	£100,000 or 10% of the Property Damage sum insured, whichever is the lower
12	Temporary removal	10% of the item sum insured
	a) Temporary removal - documents	10% of the sum insured of any item insuring contents
13	Theft or loss of keys	£2,500
14	Trace and access	£50,000
15	Sprinkler upgrade costs	£100,000 or 10% of the Property Damage sum insured, whichever is the lower
16	Contract works	£250,000
17	Gardening equipment	£10,000
18	Tree felling and lopping	£10,000
19	Removal of wasps or bee nests or vermin	£500
	Alternative accommodation and	
20	Loss of Rent – residential properties	20% of the Buildings Declared Value
21	Fly tipping	£10,000 any one occurrence and £25,000 in any one period of insurance
22	Further investigation costs	£10,000
23	Emergency services	£5,000
24	Frustrated legal costs	£10,000
	Basis of claims settlement e) Personal effects	£500

#### **Equipment Breakdown Section**

#### **Maximum amount payable**

2	Hazardous substances	£10,000
3	Computer equipment	£500,000
4	Reinstatement of data	£50,000
5	Increased cost of working	£100,000
		Up to the Equipment Breakdown sum insured
6	Public Authorities/Law or Ordinance	
7	Loss of Rent	£100,000
8	Expediting expenses	£20,000
9	Hire of substitute item	£10,000
10	Storage tanks & loss of contents	£10,000

11	Damage to own surrounding property	£1,000,000
12	Additional access costs	£20,000
13	Debris removal	£25,000
14	Repair costs investigation	£25,000
15	Hired in plant	£20,000

The limits under covers 2-15 are within and do not increase the Equipment Breakdown sum insured shown above.

**Employers' Liability**

**Maximum amount payable**

2	Compensation for court attendance	£250 per person per day
	Basis of claims settlement i) Act of terrorism	£5,000,000

**Property Owners Liability**

**Maximum amount payable**

2	Compensation for court attendance	£250 per person per day
10	Libel & Slander	£25,000
12	Financial loss	£50,000
	Financial excess	The first £1,000 or 10% whichever is greater
14	Legionellosis	£500,000

**Excesses applicable**

**1-24 The Pavilion, Burton Road, Lincoln, LN1 3AH**

Property Damage Excess	£100
Property Owner's Liability	£350
Subsidence	£1,000
Equipment Breakdown	£350

**Endorsements and Warranties applicable**

None

Total Policy Premium including Insurance Premium Tax £2,859.94

Additional covers included in this premium are:

Legal Expenses Premium including Insurance Premium Tax £74.66  
(underwritten by DAS and incorporated within Asset Extra)

Terrorism Premium including Insurance Premium Tax £205.17