

# SUN ALLIANCE BLOCKS OF FLATS INSURANCE



## Summary of cover for Lessees and Owners of individual flats

Policyholder ROPEMAKERS PROPERTIES LIMITED Policy number 917H149140

Block of flats JEFFERSON HOUSE 11 BASIL STREET SW3

Period of Insurance From 25/3/91 To 24/3/92 Sum insured = £ 4,874,436 (index linked)

This form describes the cover provided by the Buildings section of our standard Block of Flats Insurance Policy. If the cover on the block in which your flat is situated differs from the standard cover, details are shown overleaf.

The interest of the lessee or owner of each flat and the mortgagees of any of them is deemed to be noted without the need for it to be specifically recorded.

**The buildings**, being the block of flats and its garages, domestic outbuildings, landlord's fixtures and fittings (including fitted carpets in the common parts), patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences and gates, are insured against damage caused by:

### Exclusions

Damage by wet or dry rot

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| <p><b>1</b> Fire, lightning, explosion, earthquake</p>   | <p><b>2</b> Damage to fences or gates<br/>Damage by frost</p>  |
| <p><b>2</b> Storm or flood</p>   | <p><b>3</b> Damage to any flat while the flat has been left unfurnished for more than 30 days<br/>Damage occurring while the block of flats has been left unfurnished for more than 30 days</p>  |
| <p><b>3</b> Freezing of water tanks, apparatus or pipes.<br/>Water escaping from tanks, apparatus or pipes.<br/>Oil escaping from a fixed heating installation</p>   | <p><b>4</b> Riot, civil commotion, strike or labour disturbance</p>  |
| <p><b>4</b> Riot, civil commotion, strike or labour disturbance</p>  | <p><b>5</b> Damage caused by the policyholder, any member of the policyholder's family, any director of the policyholder or any employee<br/>Damage caused by any resident to the flat in which he resides<br/>Damage to any flat while the flat has been left unfurnished for more than 30 days<br/>Damage occurring while the block of flats has been left unfurnished for more than 30 days</p>   |
| <p><b>5</b> Malicious persons or vandals</p>   | <p><b>6</b> Damage caused by the policyholder, any member of the policyholder's family, any director of the policyholder or any employee<br/>Damage caused by any resident to the flat in which he resides<br/>Damage to any flat while the flat has been left unfurnished for more than 30 days<br/>Damage occurring while the block of flats has been left unfurnished for more than 30 days</p>   |
| <p><b>6</b> Theft or attempted theft</p>   | <p><b>7</b> The first £500 of each claim<br/>Damage to patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences and gates unless the block of flats, its garages or domestic outbuildings are damaged by the same cause and at the same time<br/>Damage to solid floor slabs or damage resulting from the movement of solid floor slabs unless the foundations beneath the external walls of the block of flats are damaged by the same cause and at the same time<br/>Damage resulting from coastal or river erosion<br/>Demolition of or structural alteration or structural repair to the block of flats, its garages or domestic outbuildings or damage caused by any of them<br/>Faulty workmanship or the use of defective materials or damage caused by either of them</p> |
| <p><b>7</b> Subsidence and/or heave of the site on which the block of flats, its garages and domestic outbuildings stand or of land belonging to them, or landslip</p>   | <p><b>8</b> Damage to fences or gates</p>  |
| <p><b>8</b> Falling trees or branches</p>  | <p><b>9</b> Damage caused by domestic pets</p>   |
| <p><b>9</b> Falling television or radio aerials, aerial fittings or masts</p>  | <p><b>10</b> Any amount exceeding 20% of the sum insured on buildings</p>  |
| <p><b>10</b> Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals</p>   |  |
| <p><b>11</b> If the block of flats or any flat is damaged and made uninhabitable by any cause insured by paragraphs 1-10 we will pay the rent the policyholder would have received but has lost (including ground rent) during the period necessary to restore the block of flats or the flat to habitable condition</p> |  |