

CODE	DESCRIPTION
L01 - THEFT	Amendment to Buildings Section A and Contents Section A. We will not pay for loss or damage to any property insured by these Sections caused by theft or attempted theft from the property unless violent and forcible means are used to enter or leave the property.
L02 - MINIMUM SECURITY	<p>Contents Section B - We will not be liable for loss or damage by theft or attempted theft from the property unless:</p> <p>1. The following security devices are fitted;</p> <p>a. either a lock approved to BS3621 or a mortice deadlock of at least 5 levers or a rim automatic dead latch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door.</p> <p>b. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors.</p> <p>c. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors or a manufacturers key operated integral multi point locking system.</p> <p>d. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors.</p> <p>Alternative security devices are not acceptable unless we have given our written agreement.</p>
L03 - INCREASED THEFT EXCESS - £250	The standard excess as shown on your policy shedule is increased to £250 in respect of each claim for theft or attempted theft.
L04- UNOCCUPANCY	<p>The exclusions contained within Buildings Section A3, A5, A6 and Contents Section B3, B5, B6, B10 relating to when the property is unoccupied are deleted and replaced by the following:</p> <p>We will not be liable for loss or damage unless:</p> <p>i. the property is inspected internally and externally at least once every 7 days by a responsible adult and</p> <p>ii. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58 degrees F (15 degrees C) at all times.</p>
L05 - EXCLUSION OF SUBSIDENCE, HEAVE AND LANDSLIP	Cover is deleted for Buildings Section A8 and Contents Section B8.
L06 - RESTRICTION OF COVER - BUILDINGS	Cover under Buildings is limited to A1 (fire, explosion, lightning, earthquake and smoke) only.
L07 - RESTRICTION OF COVER - CONTENTS	Cover under Contents is limited to A1 (fire, explosion, lightning, earthquake and smoke) only.
L08 - FLAT ROOF	The flat roof must be inspected at least once every 5 years by a builder/roofer and any necessary repairs must be carried out immediately.
L09 - CONTRACTORS EXCLUSIONS WARRANTY	This insurance does not cover loss, damage or liability arising out of activities of contractors.
L10 - INCREASED SUBSIDENCE, HEAVE AND LANDSLIP EXCESS - £2,500	The subsidence, heave and landslip excess as shown in your policy schedule is increased to £2,500 in respect of each claim for subsidence, heave or landslip.
L11 - ARBORICULTURALIST	<p>All trees within the boundary of the property must be inspected at least once every 5 years by a professionally qualified tree surgeon and any recommendations made carried out.</p> <p>If you do not carry out the above we will not pay for bodily injury (including death or illness) to anyone or loss or damage to property that happens as a result.</p>
L12 - EXCLUSION OF THEFT COVER	Cover is deleted for Buildings Sections A3b and A6, and Contents Sections B3b and B6
L13 - EXCLUSION OF FLOOD COVER	This policy does not cover loss or damage caused by Flood to all sections.
L14 - INCREASED FLOOD EXCESS - £1,000	The standard excess as shown in your policy schedule is increased to £1,000 in respect of each claim for flood.
L15 - INCREASED ESCAPE OF WATER AND HEATING FUEL EXCESS £250	The escape of water and heating fuel excess as shown in your policy schedule is increased by £250 in respect of each claim for escape of water and heating fuel.
L16 - INCREASED ESCAPE OF WATER AND HEATING FUEL EXCESS £500	The escape of water and heating fuel excess as shown in your policy schedule is increased by £500 in respect of each claim for escape of water and heating fuel.
L17 - INCREASED ESCAPE OF WATER AND HEATING FUEL EXCESS £1,000	The escape of water and heating fuel excess as shown in your policy schedule is increased by £1,000 in respect of each claim for escape of water and heating fuel.
L18 - LEVEL 1 UNOCCUPIED COVER - BUILDINGS	<p>Cover Restriction</p> <p>We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake and smoke.</li> <li>• Storm, flood or weight of snow.</li> <li>• Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks.</li> <li>• Falling radio and television aerials and dishes, wind turbines and their fittings and masts.</li> <li>• Subsidence or heave of the site that the buildings stand on, or landslip.</li> <li>• Falling trees or branches.</li> <li>• Your liability as owner of the property.</li> </ul> <p>Fire Risk</p> <p>It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.</p>

L19 - LEVEL 1 UNOCCUPIED COVER - CONTENTS	<p>Cover Restriction</p> <p>We will not pay any claim for any loss or damage to the contents other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake and smoke.</li> <li>• Storm, flood or weight of snow.</li> <li>• Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks.</li> <li>• Falling radio and television aerials and dishes, wind turbines and their fittings and masts.</li> <li>• Subsidence or heave of the site that the buildings stand on, or landslip.</li> <li>• Falling trees or branches.</li> <li>• Liability arising out of contents.</li> </ul> <p>Fire Risk</p> <p>It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.</p>
L20 - LEVEL 2 UNOCCUPIED COVER - BUILDINGS	<p>Cover Restriction</p> <p>We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake and smoke.</li> <li>• Storm, flood or weight of snow.</li> <li>• Riot, civil unrest, strikes and labour or political disturbances and malicious acts (limited to £5,000)</li> <li>• Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks.</li> <li>• Water escaping from any fixed water or heating installation or from any domestic appliance, water freezing in tanks, equipment or pipes and heating fuel escaping from any fixed heating installation or from any domestic appliance (limited to £5,000)</li> <li>• Theft or Attempted Theft (limited to £5,000)</li> <li>• Falling radio and television aerials and dishes, wind turbines and their fittings and masts.</li> <li>• Subsidence or heave of the site that the buildings stand on, or landslip.</li> <li>• Falling trees or branches.</li> <li>• Your liability as owner of the property.</li> </ul> <p>Fire Risk</p> <p>It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.</p>
L21 - LEVEL 2 UNOCCUPIED COVER - CONTENTS	<p>Cover Restriction</p> <p>We will not pay any claim for any loss or damage to the contents other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake and smoke.</li> <li>• Storm, flood or weight of snow.</li> <li>• Riot, civil unrest, strikes and labour or political disturbances and malicious acts (limited to £5,000)</li> <li>• Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks.</li> <li>• Water escaping from any fixed water or heating installation or from any domestic appliance, water freezing in tanks, equipment or pipes and heating fuel escaping from any fixed heating installation or from any domestic appliance (limited to £5,000)</li> <li>• Theft or Attempted Theft (limited to £5,000)</li> <li>• Falling radio and television aerials and dishes, wind turbines and their fittings and masts.</li> <li>• Subsidence or heave of the site that the buildings stand on, or landslip.</li> <li>• Falling trees or branches.</li> <li>• Liability arising out of contents.</li> </ul> <p>Fire Risk</p> <p>It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.</p>
L22 - MINIMUM SECURITY UPGRADE CONDITION	You have 60 days in which to comply with the conditions specified within endorsement L02 - Minimum Security.
L23 - FLOOD EXCESS	The standard excess as shown in your policy schedule is increased to £250 in respect of each claim for flood.
L24 - INCREASED FLOOD EXCESS - £2,500	The standard excess as shown in your policy schedule is increased to £2,500 in respect of each claim for flood.
L25 - ILLEGAL ACTIVITIES EXCLUSION	This insurance does not cover any loss or damage caused as a result of the property being used for illegal activities.
L26 - INCREASED EXCESS - BUILDINGS - £250	The standard excess as shown in your policy schedule is increased to £250 in respect of each claim covered by the Buildings Section.
L27 - INCREASED EXCESS - BUILDINGS - £500	The standard excess as shown in your policy schedule is increased to £500 in respect of each claim covered by the Buildings Section.
L28 - INCREASED EXCESS - CONTENTS - £250	The standard excess as shown in your policy schedule is increased to £250 in respect of each claim covered by the Contents Section.
L29 - INCREASED EXCESS - CONTENTS - £500	The standard excess as shown in your policy schedule is increased to £500 in respect of each claim covered by the Contents Section.
L30 - INCREASED EXCESS - FLOOD - £5,000	The standard excess as shown in your policy schedule is increased to £5,000 in respect of each claim for flood.
L36 - Restriction of Cover - Buildings - Flee Cover only During renovation works	Whilst building or renovation works are being carried out, cover under Buildings is limited to A1 (fire, explosion, lightning, earthquake and smoke) only.
L37 - Restriction of Cover - Contents - Flee Cover only During renovation works	Whilst building or renovation works are being carried out, cover under Contents is limited to A1 (fire, explosion, lightning, earthquake and smoke) only.
L38 - Malicious Damage by Tenant - £5,000	<p>In respect of Section A - Buildings Cover and Section B - Contents cover, 3 Riot b) Malicious Acts</p> <p>We will pay for damage at the premises caused by malicious acts by the tenant. The most we will pay is £5,000 for any one claim.</p>

G002	<p>G002 INSURER ENDORSEMENT</p> <p>It is hereby noted that this policy is underwritten by a consortium of UK insurers whose proportionate liability is as follows:</p> <p>Royal and Sun Alliance plc (85%)</p> <p>Markel International Insurance Company Limited (15%)</p> <p>Underwritten by: Royal &amp; Sun Alliance Insurance plc (85%) and Markel International Insurance Company Limited (15%). Royal &amp; Sun Alliance number 93792. Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal &amp; Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Royal &amp; Sun Alliance plc is on the Financial Services Register, registration number 202323. Markel International Insurance Company Limited 20 Fenchurch Street, London EC3M 3AZ - (FCA Register No 202570) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p>
G010	<p>Underwritten by Ageas Insurance Limited</p> <p>Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA</p> <p>Registered in England and Wales Company No 354568</p> <p>Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039</p>