

Schedule for Your Property Owners Policy

Produced on 10 June 2024

Page 1 of 11

Your New Business Schedule

The Schedule forms part of Your policy.

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

For Property Damage and Property Owners Liability covers, Your Schedule refers to Risk Locations and Premises. Each Risk Location consists of one or more Premises.

A unique reference number has been applied to each Risk Location, for example **001**. Premises within that Risk Location are identified by the number after the hyphen, for example Premises 2 at this Risk Location appears as 001-**002**.

Policyholder Details

| | |
|-------------------------|---|
| The Policyholder | ParQ Brighton Ltd |
| Contact address | c/o Oakley Property (Sussex) Ltd, 30-31 Foundry Street Brighton, BN1 4AT |
| The Business | Residential Property Owner |

Policy Details

| | |
|---|-------------------|
| Policy number | 100798071CPO |
| Effective date | 09 June 2024 |
| Expiry date | 08 June 2025 |
| Annual premium (excluding Insurance Premium Tax) | £23,077.92 |
| Insurance Premium Tax | £2,769.35 |
| Total amount due | £25,847.27 |

Insurance Adviser Details

| | |
|-------------------------------|---|
| Your Insurance Adviser | GREEN INSURANCE BROKERS (GRP) UNIT 1.03 HIGH WEALD HOUSE GLOVERS LANE BEXHILL ON SEA TN39 5ES |
|-------------------------------|---|

Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

| | |
|-------------------------|----------------------------|
| The Policyholder | ParQ Brighton Ltd |
| The Business | Residential Property Owner |



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

There may be differences in the cover selected between premises, so please check the details carefully.

Sections You have chosen to cover:

Property Damage, Employers' Liability, Property Owners Liability

Other sections available that You have chosen not to cover:

Machinery, Renewable Energy, Cyber, Business Interruption, Terrorism, Property Owners Legal Protection, Commercial Crime, Management Liability, Inspection Service

Conditions

The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

The provision of this Aviva cover is subject to the following:

(a) Hot Work Subjectivity

You must ensure that:

- 1. Repairs, maintenance, and minor structural alteration work involving the Use of Heat at the Premises is undertaken in strict compliance with the Hot Work Condition in this Policy**
- 2. before any remediation works or other external work**

involving the Use of Heat begins, Aviva must be notified with the methods statement and hot works system of work specifically to be implemented by the Insured or their contractors.

3. details of the contractors undertaking the work should be provided including details of their liability insurances
 - a. Such contractors must be made aware in writing of the specific site hazards and the fire safety procedures to be adopted, including the hot work permit system and fire watch requirements. A written undertaking to observe the precautions must be obtained from such contractors prior to commencement of the Hot Work
 - b. You must ensure that such contractor has in place public liability insurance that
 - i. provides an indemnity for liability arising out of the Hot Work to be carried out; and
 - ii. contains a limit of indemnity at a level appropriate to the Hot Work to be carried out, which limit Shall be not less than £5,000,000 in any event.

4. any other work which increases the risk of loss, destruction, damage, accident or injury must be notified to us in line with the Alteration of Risk Condition contained within the policy
Use of Heat is defined as any work undertaken at The Premises involving,
 - (a) naked flame
 - (b) electric, oxy-acetylene or similar welding, cutting or grinding (including by use of abrasive disks or wheels) or other spark emitting equipment
 - (c) blow lamp, blow torch, thermal lance, hot air gun or hot air stripper, asphalt, bitumen, tar or heater, pitch or
 - (d) heat producing cutting equipment or any similar application that can produce spark, frictional heat, or flame.

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Property Owners Legal Protection 0345 300 1899

If you have Property Owner Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If You think that You might need to claim please contact the helpline on **0345 300 1899** and obtain a reference number. A claim form is also available to download at www.aviva.co.uk/legalprotection.

Contact Details for Claims and Help *(continued)*

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Property Damage

All Risks and Excesses

For details of Your Property Damage cover, please refer to the Property Damage section of Your policy wording. In addition to the All Risks cover, the following also apply unless stated otherwise at Risk Location, The Premises or Property Insured:

Theft and Subsidence

Excess:

You will pay the first £500 of each and every occurrence , except for:

| | |
|-----------------|--------|
| Flood | £2,500 |
| Escape of water | £2,500 |
| Subsidence | £2,500 |

Risk Location 001

Location Address:

Apartments 1-31, 157-159 Preston Road, Brighton, BN1 6AU

The Premises 001-001

Description/Occupation:

Converted Flats Excluding Student Accommodation, Bedsits and HMO

All Risks and Excesses

For details of Your Property Damage cover, please refer to the Property Damage section of Your policy wording. In addition to the All Risks cover, the following also apply unless stated otherwise at Property Insured:

Theft and Subsidence

Excess:

You will pay the first £500 of each and every occurrence , except for:

| | |
|-----------------|--------|
| Flood | £2,500 |
| Escape of water | £2,500 |
| Subsidence | £2,500 |

Property Insured:

| Item | Property Insured | Sum Insured | Basis of Cover | Basis of Claim Settlement |
|------|--------------------|-------------|----------------|---------------------------|
| 1 | Buildings | £12,224,897 | Full Value | Reinstatement |
| 2 | Landlords Contents | £50,000 | Full Value | Reinstatement |

Total Sum Insured for all Property at this Premises £12,274,897

Index Linking:

Applies to all the Property Insured detailed above

Employers' Liability

The operation of any limit of indemnity is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

Limit of Indemnity: £10,000,000

Terrorism Limit of Indemnity: £5,000,000

War Limit of Indemnity: £5,000,000

An Employers' Liability certificate is attached. It is recommended that You retain a copy of each Employers' Liability certificate issued to You.

Description of Activity

| | | |
|--|---|----------|
| Caretakers, cleaners and maintenance staff | 1 | Each One |
|--|---|----------|

Property Owners Liability

Limit of Indemnity: £5,000,000

Third Party Property Damage Excess: £500

Terrorism Limit of Indemnity: £5,000,000

The Limit of Indemnity and Third Party Property Damage Excess applies to all The Premises, as stated below.

| The Premises reference | Address |
|------------------------|---------------------------------------|
| 001-001 | Apartments 1-31, 157-159 Preston Road |

Clauses and Conditions Schedule

Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

Clauses

Property Damage

Clauses applying to all Property Damage Risks on cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Automatic Reinstatement, Breakage or Collapse of Television and Radio Aerials, Buildings awaiting Refurbishment, Redevelopment or Renovation, Debris Removal, Description of Property, Drains, Emergency Services, Glass, Hire Agreement, Munitions of War, Non Invalidation, Other Interests, Professional Fees, Reinstatement to Match, Subrogation Waiver, Transfer of Interest, Unoccupied Buildings Awaiting Demolition and Redevelopment, Value Added Tax, Waiver of Average (RICS), Workmen

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

| | | |
|--|--|------------|
| Bailors' Goods | Any one loss | £10,000 |
| Capital Additions | Office or retail premises | £5,000,000 |
| | Unoccupied premises | £1,000,000 |
| | Premises occupied for other purposes | £2,000,000 |
| | Alterations, additions & improvements | 20% |
| | Alterations, additions & improvements | £500,000 |
| Changing Locks | Maximum payable any one Period of Insurance | £25,000 |
| Contract Works | Contract price in excess of | £100,000 |
| | Excess | £500 |
| Contractors' Interests | Contract price in excess of | £250,000 |
| Damage to Grounds | Any one claim | £25,000 |
| Energy Efficiency | Maximum payable any one claim | 10% |
| | Maximum payable any one claim | £10,000 |
| | Maximum payable in total in respect of all claims in the Period of Insurance | £10,000 |
| Failure of Third Party Insurances | Office or retail premises | £5,000,000 |
| | Unoccupied buildings | £1,000,000 |
| | Premises occupied for other purposes | £2,000,000 |
| Fire and Security Equipment | Maximum any one claim | £50,000 |
| Fly Tipping | Maximum payable any one Period of Insurance | £5,000 |
| | Excess | £1,000 |
| Further Investigation Expenses | Any one loss | £5,000 |
| Gardening Equipment | Any one claim | £10,000 |
| Homeworkers | Any one claim and in any one Period of Insurance per Director, Partner or Employee | £5,000 |

| | | | |
|--|---|-----------------|---------|
| Inadvertent Failure to Insure | Office or retail premises | £5,000,000 | |
| | Unoccupied buildings | £1,000,000 | |
| | Premises occupied for other purposes | £2,000,000 | |
| Insect Nest Removal | Any one claim | £2,500 | |
| Japanese Knotweed | Maximum payable any one Period of Insurance | £2,500 | |
| | Excess | £500 | |
| Legal Expenses for the Eviction of Squatters | Any one Period of Insurance | £2,500 | |
| Local Authority Rates | Maximum payable any one claim | £10,000 | |
| | Any one Period of Insurance | £25,000 | |
| Long Term Unoccupied | Excess | £1,000 | |
| Loss Minimisation Costs and Prevention Expenditure | Maximum Payable any one Period of Insurance | £5,000 | |
| Loss of Rent or Alternative Accommodation for Residential Units | Any one claim | 20% | |
| | Maximum indemnity period | 12 month(s) | |
| Metered Services | Any one claim | £25,000 | |
| Money and Assault | In transit | £2,000 | |
| | In bank night safes and afterwards within bank premises until at the banks risk | £2,000 | |
| | In Your home or the home of any Employee, partner or director | £500 | |
| | Crossed cheques, crossed postal or money orders, crossed bankers drafts, stamped national insurance cards | £250,000 | |
| | Death | £10,000 | |
| | Total and permanent loss of sight in one or both eyes | £10,000 | |
| | Loss of one or both limbs | £10,000 | |
| | Total disablement which prevents the Insured Person from pursuing their normal occupation (per week) | £100 | |
| | Reimbursement of incurred medical expenses | £250 | |
| | Damage to personal effects following an attempted theft to steal Money covered by this Clause | £250 | |
| | Preservation of Undamaged Property | Rebuilding cost | 10% |
| | | Maximum payable | £25,000 |
| Privity of Contract | Maximum payable in Period of Insurance | £2,000,000 | |
| Reinstatement of Data | Any one claim | £5,000 | |

| | | |
|--|-------------------------------|-----------|
| Temporary Removal | Any one claim | 10% |
| | Number of days | 90 day(s) |
| Temporary Repair Costs | Maximum payable any one claim | £20,000 |
| Tenants Abandoned Property | Maximum payable any one claim | £2,500 |
| | Any one Period of Insurance | £2,500 |
| | Excess | £500 |
| Tenants Debris Removal | Any one claim | £25,000 |
| Theft of Computers and Audio Visual Equipment | Any one claim | £100,000 |
| Trace and Access | Any one claim | £50,000 |
| Tree Felling and Lopping | Any one claim | £500 |
| | Any one Period of Insurance | £2,500 |

Employers' Liability

Clauses applying to all Employers' Liability Risks on cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Activities, Contractual Liability, Cross Liabilities, Corporate Manslaughter and Corporate Homicide Act 2007, Health and Safety Legislation, Our Right of Recovery, Unsatisfied Court Judgements

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

| | | |
|-------------------------------------|--------------------------------------|------|
| Payment for Court Attendance | Limit per day (You/director/partner) | £500 |
| | Limit per day (Employee) | £500 |

Property Owners Liability

Clauses applying to all Property Owners Liability Risks on cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Activities, Buildings Temporarily Occupied, Consumer Protection Act 1987 and Food Safety Act 1990, Contractual Liability, Corporate Manslaughter and Corporate Homicide Act 2007, Cross Liabilities, Defective Premises, Employees' and Visitors' Personal Belongings, Health and Safety Legislation, Motor Contingent Liability, Overseas Personal Liability

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

| | | |
|---|--------------------------------------|------------|
| Data Protection Act 1998 | Maximum payable | £1,000,000 |
| Environmental Statutory Clean-Up Costs | Maximum payable | £100,000 |
| Financial Loss - Property Owners | Maximum payable | £500,000 |
| | Excess | 5% |
| | Excess | £1,000 |
| Hired or Rented Premises | Excess | £250 |
| Legionella | Maximum payable | £1,000,000 |
| Libel / Slander | Maximum payable | £250,000 |
| | Excess | 10% |
| Payment for Court Attendance | Limit per day (You/director/partner) | £500 |
| | Limit per day (Employee) | £500 |

Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

The following Condition applies to all Sections

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.

- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

Property Damage

The following Condition applies to The Premises 001-001

Hot Work Condition

If in relation to any claim for Damage to Property Insured by fire and/or explosion, You have failed to fulfil any of the requirements set out in the following condition, You will lose Your right to any indemnity for that claim.

For the purposes of this condition, Hot Work shall constitute any work undertaken at The Premises involving,

- (1) naked flame
- (2) electric, oxy-acetylene or similar welding, cutting or grinding (including by use of abrasive disks or wheels) or other spark emitting equipment
- (3) blow lamp, blow torch, thermal lance, hot air gun or hot air stripper, asphalt, bitumen, tar or heater, pitch or
- (4) heat producing cutting equipment or any similar application that can produce spark, frictional heat, or flame.

The Insured shall comply with the following minimum requirements in relation to any Hot Work;

(1) Before any Hot Work commences

- (a) a designated competent person must be made responsible for fire safety, including the satisfaction of the requirements of this Hot Work Condition, and ensuring that a safe method of work is implemented by way of a "hot work permit" system. Hot work permits must only be issued for one shift. Where any work continues across more than one shift, a new hot work permit must be authorised, and responsibilities formally reconfirmed or reassigned, for each new shift.
- (b) where any third-party contractor is undertaking the Hot Work;
 - 1. Such contractor must be made aware in writing of the specific site hazards and the fire safety procedures to be adopted, including the hot work permit system and fire watch requirements identified below. A written undertaking to observe the precautions must be obtained from such contractor prior to commencement of the Hot Work.
 - 2. You must ensure that such contractor has in place public liability insurance that
 - i. provides an indemnity for liability arising out of the Hot Work to be carried out; and
 - ii. contains a limit of indemnity at a level appropriate to the Hot Work to be carried out, which limit shall not be less than £5,000,000 in any event.
- (c) a formal fire risk assessment must be undertaken by a designated competent person to identify any fire risk(s), assess if the Hot Work can be completed using alternative safer methods and identify any action(s) to ensure a safe method of Hot Work if such is to be adopted.
- (d) equipment must be in good condition.
- (e) all flammable liquids and movable combustible materials must be removed from the area in which the Hot Work is to be carried out.
- (f) any pipes, equipment or tanks containing flammable liquids must be purged and tests completed to confirm no flammable liquid, vapour, combustible deposits or residues remain present.
- (g) Hot Work must not be undertaken on or near equipment or tanks containing combustible materials.
- (h) Hot Work must not be undertaken in any atmosphere containing flammable vapours or combustible dusts. Where there is a possibility of such atmosphere existing air samples must be taken, and work only commenced when the atmosphere has been confirmed to be non-hazardous or otherwise purged. If there is a risk that the hazardous atmosphere may recur, the Hot Work must not commence until further precautions are implemented and additional testing completed which confirms that there is no prospect such atmosphere will recur.
- (i) where possible all immovable combustible materials (including without limitation flooring, partitions and ceilings) within ten (10) metres of the area in which the Hot Work is to be carried out must be fully covered with overlapping protective non-combustible sheets or screens.
- (j) all holes and openings in walls, floors, partitions and ceilings through which sparks could pass must be fully covered with overlapping non-combustible sheets or screens.
- (k) no Hot Work may be carried out on combustible construction materials or combustible frames.
- (l) without prejudice to the generality of (k) above, no Hot Work may be carried out on composite insulation panels unless it first be established by a designated competent person that the insulating or other materials behind or forming the core of the insulation panels are non-combustible.
- (m) where Hot Work is to be carried out on one side of a wall, partition or ceiling, all combustible materials on the other side of such wall, partition or ceiling at any risk of ignition must be removed (where moveable) or fully covered with overlapping protective non-combustible sheets or screens (where immovable).
- (n) where Hot Work is to be carried out and there is a risk of sparks escaping to floors above or below, all combustible materials on the floors above or below, at any risk of ignition must be removed (where moveable) or fully covered with overlapping protective non-combustible sheets or screens (where immovable).

(2) During the process of Hot Work being carried out

- (a) gas cylinders not required for immediate use must be secured and kept at least fifteen (15) metres from where the application of heat is taking place.
- (b) a minimum of two (2) fire extinguishers with a minimum rating of 13A must be provided in the area in which work involving the application of any heat is undertaken for the duration of the Hot Work process and all subsequent fire watch periods as identified below. If the Hot Work involves arc welding, then two (2) additional CO² extinguishers, of minimum size 2kg each, must be so provided.
- (c) the lighting and use of all Hot Work equipment must be done in strict accordance with the manufacturer's instructions and when such equipment is still hot it must not be left unattended.
- (d) all Hot Work equipment involving the application of heat must be extinguished or switched off when it is not being used.
- (e) a minimum of one designated competent person, other than the person using Hot Work equipment, must be appointed to act as a specified fire-watch throughout the entire duration of the hot works, including any breaks, to look out for any outbreak of fire. Such person must be trained in the use of, and have immediate access to, the fire extinguisher equipment described in (2) (b) above

(3) Fire-Watch Periods upon Completion

Upon completion of each instance of the Hot Work and for a period of not less than one (1) hour thereafter a continuous examination for any signs of smouldering or combustion must be made within, beside, above and below the area in which the Hot Work has been undertaken. Such examination must include any area(s) on the other side of any wall, partition or ceiling within ten (10) metres of the area in which the Hot Work has been carried out.

In addition, for an additional 1 hour(s) checks for any signs of smouldering or combustion must be made within, beside, above and below the area in which the Hot Work has been undertaken. Such intermittent checks must be made at intervals of not more than twenty (20) minutes and must include any area(s) on the other side of any wall, partition or ceiling within ten (10) metres of the area in which the Hot Work has been carried out.

Once completed, the hot work permit must be signed off by all relevant parties, including the specified fire-watch. The completed hot work permit and any applicable risk assessments must be retained for at least twelve (12) months and be made available to Insurers to inspect upon request.

The following Condition applies to The Premises

Illegal Cultivation of Drugs

If in relation to Damage to any Residential Unit caused by Your tenants manufacturing, cultivating, harvesting or processing by any other method, drugs, classed as a controlled substance under the Misuse of Drugs Act (1971), You, or anyone acting on Your behalf, have failed to fulfil the following conditions, We will not pay that claim.

You must

- (1) carry out internal and external inspections of the buildings at least every three months or as permitted under the tenancy agreement
- (2) maintain a log of such inspections and retain that log for at least 24 months and carry out a six monthly management check of the inspections log
- (3) obtain and record written formal identification of any prospective tenant, retain a written employers reference for any new tenant and obtain and record details of Your tenant's bank account and verify those details by receiving at least one payment from such account
- (4) advise Your tenant, where sub-letting is allowed by the tenancy agreement, that they must follow the measures laid out in items (2) and (3) above for all lettings that they arrange.

The following Condition applies to all Risks declared to and accepted by Aviva

Unoccupied Premises

If in relation to any claim for Damage while The Premises are Unoccupied, You have failed to fulfil any of the following conditions, We will not pay that claim.

You must

- (1) carry out internal and external inspections of the buildings at least every 7 day(s) days, maintaining a log of such inspections and, as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti
- (2) remove all waste, unfixed combustible materials and gas bottles, either within or outside the buildings, from The Premises
- (3) securely lock and close all external doors, and windows, and secure and seal all letter boxes and openings
- (4) wherever possible, turn off all sources of power, fuel and water at the mains, chain and padlock the isolation valves, drain all water and fuel supply tanks, apparatus and pipes
 - However, where the buildings are protected by an
 - (a) Intruder Alarm, CCTV or Fire Detection System or sprinkler installation, You must provide sufficient power, heat or water supplies for their effective operation.
 - (b) security patrols, You must provide sufficient power for safe and effective internal inspection

-
- (5) tell Us immediately if any building at The Premises becomes Unoccupied, if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used.

Where The Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.

Property Owners Liability

The following Condition applies to the Property Owners Liability Section

Unoccupancy

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim. You must ensure that in connection with any building You own, hire or rent which is Unoccupied

- (1) all mains services are isolated and tanks drained unless required for the maintenance of alarms, fire detection systems or sprinklers
- (2) all flammable and combustible materials are removed
- (3) all external doors and windows are closed and securely locked and other similar precautions taken to prevent unauthorised access
- (4) arrangements are in force to check the unoccupied building internally and externally at least every seven days for evidence of unauthorised access

where they can be reasonably and practically implemented without frustrating or invalidating the lease.

