

## property owners' insurance schedule of applicable extension sub-limits

**Policy Wording  
Reference:**

BPROI2023V1MGU

Section 1 Property Damage				
Extensions to Section 1			Sub-Limit	
Additional Costs	GBP		5,000	any one <i>Insured Premises</i>
Alterations & Improvements	GBP		1,000,000 or 10% of the sum insured of the category of acquisition, whichever is the lesser	any one <i>Occurrence</i> and in the aggregate
Architects', surveyors' and other fees	GBP		50,000	any one <i>Occurrence</i> and in the aggregate
Automatic Reinstatement of Sums Insured	GBP		50,000	any one <i>Occurrence</i>
Clearing of Drains	GBP		5,000	any one <i>Insured Premises</i>
Decontamination and/or decommissioning	GBP		50,000	any one <i>Occurrence</i>
Glass and sanitary fittings	GBP		10,000	in the aggregate
Illegal Cultivation of Drugs	GBP		25,000	any one <i>Occurrence</i> and in the aggregate
Inadvertent Omission to Insure	GBP		2,000,000	any one <i>Insured Premises</i>
Interim Protection & Repairs	GBP		25,000	any one <i>Occurrence</i>
Landscaped Grounds	GBP		10,000	any one <i>Occurrence</i>
Loss of Metered Water, Gas, Electricity Charges, and Heating oil	GBP		10,000	any one <i>Occurrence</i> and in the aggregate
Replacement of Locks	GBP		1,500	any one <i>Occurrence</i>
Temporary Removal	GBP		25% of <i>Sum Insured</i> for <i>Contents</i>	any one <i>Occurrence</i>
Trace and access	GBP		10,000	any one <i>Occurrence</i> and in the aggregate
Tree Removal	GBP		2,500	any one <i>Occurrence</i>
Unauthorised Use of Gas, Electricity and Water	GBP		5,000	any one <i>Occurrence</i>

Section 2 Loss of Rent Receivable				
Extensions to Section 2			Sub-Limit	
Alterations & Improvements		GBP	100,000	N/A

Alternative Residential Accommodation		GBP	25% of the <i>Sum Insured</i>	cover also applicable to section 1 however only single sub-limit to apply
Auditor's Fees		GBP	10,000	N/A
Denial of Access	3 months	GBP	50,000	any one <i>Occurrence</i> and in the aggregate
Legionella	3 months	GBP	500,000	N/A
Loss of Attraction	3 months	GBP	1,000,000	any one <i>Occurrence</i> and in the aggregate
Public Utilities		GBP	50,000	any one <i>Occurrence</i> and in the aggregate

Section 4 Property Owners' Liability				
Extensions to Section 4		Limit of Liability		
Legionellosis Liability	GBP	1,000,000	any one claim and in the aggregate	
Pollution or Contamination Liability Sub-Limit	GBP	2,000,000	in the aggregate	
Statutory clean-up costs in respect of the above	GBP	1,000,000 part of the above	N/A	