

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

**Policy Wording  
Reference:**

BPROI2020V1MGU

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 for 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>	N/A

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	