

Annexe 2 Current Policy Cover Summary

INSURER	POLICY	EXCESS	LIMIT
COMMERCIAL/INVESTMENT AND RESIDENTIAL LEASEHOLD PROPERTY			
AVID	Leasehold Housing	General Excess: £0 Accidental Damage: £50 Subsidence, Heave, Landslip: £1,000	£10m (£5m Property Owners Liability)
ZURICH	Property Owners - 0711	General Excess: £250 Theft: £500	£15m
ZURICH	Property Owners - 0791	General Excess: £250 Subsidence: £1,000	£15m
ZM/POOL RE	Terrorism (Econ Development)	General Excess £250	15m
ZURICH	Property Owners - 0881	General Excess £250	£15m
ZM/POOL RE	Terrorism (Com Fire)	General Excess £250	£15m
ZURICH	Property Owners - 0721	General Excess: £250 Theft: £500	£15m
ZM/POOL RE	Terrorism (Com Fire)	General Excess £250	£15m
ZM/POOL RE	Terrorism (Com Fire)	General Excess £250	£15m

MAIN PROGRAMME			
INSURER	POLICY	EXCESS	LIMIT
ZURICH	Material Damage - Housing Properties	Various: £100-£10,000	£50m
ZURICH	Material Damage - General Properties	Various: £5,000-£35,000	£50m
ZURICH	Public Liability	£5,000	LOI: £25m Annual Aggregate: £100,000
ZURICH	Employer's Liability	£5,000	LOI: £25m Annual Aggregate: £100,000
ZURICH	Terrorism (General)	£5,000	£50m
ZURICH	Motor Vehicles	Various: £250-£2,000	TPPD: £5m commercial vehicle; £50m motor car
ZURICH	Engineering Inspection Contract	N/A	N/A
ZURICH	Crime	£5,000	£5m
ZURICH	Officials' Indemnity	£5,000	LOI: £5m Annual Aggregate: £100,000
ZURICH	Leased Cars - Employee Scheme	Various: £200-£2,000	TPPD: £5m commercial vehicle; £50m motor car
ZURICH	Land Charges	£5,000	LOI: £2m Annual Aggregate: £100,000
ZURICH	Works In Progress	Various: £250-£1,000	£1m any one contract

INSURER	POLICY	EXCESS	LIMIT
ZURICH	Professional Indemnity	£1,000	£5m
ZURICH	Computer	£5,000	£50m
ZURICH	Theft	General Excess: £5,000 Theft of Building Materials: £500	£50m
ZURICH	Engineering	£100	N/A
ZURICH	Business Interruption - Additional Expenditure	Various: £5,000-£35,000	£50m
CHUBB	Personal Accident & Business Travel	Nil	Death: 5 x Annual Salary or £50,000 Injury: £2.5m
ZURICH	All Risks	Various: £250-£500	£50m
ZURICH	Money	Nil	Various up to £500,000
ZURICH	Libel & Slander	£5,000	LOI: £1m Annual Aggregate: £100,000
ZURICH	Public Health Act	£5,000	LOI: £250,000 Annual Aggregate: £100,000
ZURICH	Business Interruption - Rent Receivable	Various: £5,000-£35,000	£50m
ZURICH/NAVIGATORS	Marine	£100	£2m
ZURICH	Hirers Liability	Nil	£5m
ZURICH	Motor Car Credit Guarantee	Nil	N/A

