

Policyholder: James Gibb Property Management Ltd for the Co-Proprietors and Bondholders

Insurer – Allianz Plc

Period of Insurance: 28th May 2018 – 27th May 2019

Summary of Cover

Buildings: (Including foundations) at the Premises including the following

- Fixtures and fittings (including communal television and radio receiving aerials satellite dishes communication equipment and related fittings, fixed glass fixed sanitary ware,
- Improvements comprising fixtures and fittings (excludes moveable contents) that is property of the insured,
- Furnishings and other contents of common parts,
- Building management and security systems,
- Gangways, pedestrian malls and pedestrian access bridges,
- Walls, gates, fences and services,
- Fuel tanks and their ancillary equipment and pipe work,
- Car parks, roads, pavements, forecourts, tennis courts, and similar hard surfaced areas all being constructed of solid materials,
- Landscaping (including trees shrubs plants turf and other forms of vegetation) including garden furniture, street furniture, ornaments, and statues but excluding external ponds and lakes,
- **Services** : telephone, gas, electricity, water, mains drains, gutters and sewers, electrical instruments, meters, piping, cabling and the accessories.

Cover: All Risks including fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

Significant Exclusions to Property Damage Section:

- Damage to unoccupied buildings caused by freezing, escape of water from any tank, apparatus or pipe
- Damage to building or structure by its own collapse or cracking
- Pollution or contamination, unless arising from a specified insured event and is sudden and unforeseen.
- Damage in respect of fences, gates and moveable Property in the open caused by wind, rain, hail, sleet, snow, flood or dust.

Additional Benefits:

Cover	Limit
▪ Alternative Accommodation – limited to residential properties only	▪ 30% of the Declared Value
▪ Removal of Wasps and Bee Nests	▪ £500 any one claim
▪ Replacement of Locks and Keys	▪ £5,000 any one claim
▪ Trace and Access	▪ £50,000 any one claim
▪ Tree felling and Lopping	▪ £10,000 any one claim
▪ Property Owners Liability	▪ £10,000,000
▪ Eviction of squatters	▪ £5,000

▪ Japanese Knotweed	▪ £2,500
▪ First Party Clean Up	▪ £1,000,000

Un-occupancy Condition

You must notify James Gibb if your property becomes unoccupied for a period of more than 60 days and in addition the following condition must be adhered to:

- Turn off electricity gas and water supplies at the mains (providing that this does not affect other premises in which case supplies to that part of the property owned by the insured should be turned off) and drain all water systems except for those connected to automatic fire alarm or intruder alarm installations or connected to automatic sprinkler installations or other fire suppression systems as an alternative water supplies and heating systems may be left in operation at a level which will provide protection throughout the property against frost damage
- Maintain automatic sprinkler installations and other fire suppressions systems automatic fire alarm and intruder alarm and intruder alarm installations and keep them fully operational
- Maintain a level of heating sufficient to prevent freezing of automatic sprinkler installations during the period 1st October – 1st April each year
- Secure the buildings and all points of access against entry by intruders and put all protective and locking devices and any intruder alarm installations into full and effective operation
- Removal all waste unfixed combustible materials and gas bottles from the interior of the buildings including any communal parts and from any external areas owned
- Carry out an internal and external inspection of the buildings at least every 14 days which should commence within 14 days following the property becoming unoccupied and
 - Maintain a record of such inspections
 - Ensure that any defects in the condition or state of repair of the buildings or defects in security or alarm or fire protection installations are rectified remedied or repaired immediately
- Notify the insurer immediately if the buildings are to be occupied by contractors for renovation alteration or conversion purposes.

Claims Contact Information – (Private Claims)

In the event of an incident, contact the following numbers to intimate a claim

- **To Intimate a new claim– 0344 391 4084**
- **If out of hours, contact – 0345 604 9824**

Quoting one of the following policy numbers

- **Edinburgh – SP22799697**
- **Glasgow – SP25883503**
- **Aberdeen – SP25883507**

For claims relating to communal areas, please contact your local property manager. If in doubt, contact your local property manager.

Please refer to your certificate of insurance for details of policy excess and extent of cover.

A full copy of the Policy Wording is available on our website www.jamesgibb.co.uk, in the “Documents and Guides” tab. Alternatively, please call our Support Services Team on 0141 552 2230.