

HOME INSURANCE

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mercer jones
insurance broking & risk management

(PRE 2011 FILE SEARCHED
IN CALL DURING
BUILDING WORK)

Ref. No. Lisa/LI

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56b Chalk Farm Road
London

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NW1 8AN

Broker Ref: KEMX01HQ01
Date : 07/01/2011

I N V O I C E - Renewal

Household Policy JCNS6T2451

Insurance co. Ecclesiastical Ins.Group
Due Date 30/01/2011

Premium £ 404.07

Insurance Premium Tax £ 24.24

Total Due £ 428.31

* Premium payable as at due date unless prior arrangements exist *

Home Insurance Policy Schedule

This schedule gives details of the cover, excesses, limits and exclusions that you have chosen for your policy. It also gives details of your premium.
Please read this schedule alongside the policy document.

Premium details

Additional Premium: £46.00

This is made up of a premium of £43.40 plus Insurance Premium Tax at 6.00% of £2.60

Reason for Issue: Mid Term Adjustment

Detail of cover

Buildings

Type of cover: Not Insured

Sum insured up to: Not Insured

This sum should be enough to cover the full cost of rebuilding the property as new, including: fees for architects, surveyors, consulting engineers, and other professionals; the cost of demolishing or supporting the buildings; the cost of removing debris and making the site safe; the cost of meeting the requirements of local authorities or other legal conditions.

Parties with any interest in the building:

Reference number

The following excesses apply to your buildings cover:

	Excess	
Paragraph 1,2, 4-16, 19-21	Nil	
Paragraph 3 - Subsidence	Nil	
A voluntary excess of	Nil	will apply in addition to all the paragraphs above
Paragraphs 17, 18	Nil	

Contents

Type of cover: Standard Cover plus Accidental Damage

Sum insured up to: £75000

This sum should be enough to cover the full replacement cost of your contents, excluding wear and tear on household linen and clothing.

Limit on total sum insured for valuables: 35%

Limit on sum insured for a single unspecified valuable: £3,500

Excludes items listed on the additional details page of this schedule.

The following excesses apply to your contents cover:

	Excess	
Paragraph 1-19, 21, 22, 24, 26,29-31	£75	
A voluntary excess of	Nil	will apply in addition to all the paragraphs above
Paragraph 20, 23, 25, 27-28	Nil	

Portable possessions

Limit on sum insured for any single item : £3500 (£750 any one pedal cycle) unless specified.

Your sums insured should be the maximum total value of any possessions you will ever take away from home at any single time, such as on a holiday.

Unspecified sum insured: £5000

Specified items: Nil

See additional details page of this schedule.

The following excess applies to your portable possessions cover:

£75 (plus a voluntary excess of Nil)

Personal money

Sum insured: £500

The following excess applies to your personal money cover: £50 (plus voluntary excess of £ 0)

Endorsements

See Additional Page



Policy number

JCNS6T2451

Policy type

Home Insurance

Policyholder

Mr John Michael Kenney

Additional policyholder

Mrs Thara Kenney

Period of insurance cover

20th July 2012 to

29th January 2013

Address of insured property

56B Chalk Farm Road
London

NW1 8AN

Changing your cover details

If any of your cover details are incorrect, or if you would like to take advantage of any of our additional covers, please contact your broker.

You must tell us of any material changes since the start or last renewal of your policy. Failure to do so could result in you not being insured and claims being refused. Material facts are those which would be likely to influence an insurer's consideration of your insurance. If you are in any doubt as to whether a fact is material, you must ask your broker.

Policy Lapsing

Please note you may have difficulties securing insurance if you lapse or cancel this policy especially if, for example, you live in an area prone to flooding.

Excesses

The excess is the amount you have to pay towards any claim. Excesses vary for different parts of your policy and are listed in the Detail of cover on the left. The paragraphs referred to can be found in your policy document under the relevant section.

Voluntary excess

An excess that you can choose to add so that your premium is reduced.

Home Insurance Policy Schedule

This schedule gives details of the cover, excesses, limits and exclusions that you have chosen for your policy. It also gives details of your premium.
Please read this schedule alongside the policy document.

Premium details

£466.56

This is made up of a premium of £440.15 plus Insurance Premium Tax at 6.00% of £26.41

Reason for Issue: Renewal

Detail of cover

Buildings

Type of cover: Not Insured

Sum insured up to: Not Insured

This sum should be enough to cover the full cost of rebuilding the property as new, including: fees for architects, surveyors, consulting engineers, and other professionals; the cost of demolishing or supporting the buildings; the cost of removing debris and making the site safe; the cost of meeting the requirements of local authorities or other legal conditions.

Parties with any interest in the building:

Reference number

The following excesses apply to your buildings cover:

	Excess	
Paragraph 1, 2, 4-16, 19-21	Nil	
Paragraph 3 - Subsidence	Nil	
A voluntary excess of	Nil	will apply in addition to all the paragraphs above
Paragraphs 17, 18	Nil	

Contents

Type of cover: Standard Cover plus Accidental Damage

Sum insured up to: £75000

This sum should be enough to cover the full replacement cost of your contents, excluding wear and tear on household linen and clothing.

Limit on total sum insured for valuables: 35%

Limit on sum insured for a single unspecified valuable: £3,500
Excludes items listed on the additional details page of this schedule.

The following excesses apply to your contents cover:

	Excess	
Paragraph 1-19, 21, 22, 24, 26, 29-31	£75	
A voluntary excess of	Nil	will apply in addition to all the paragraphs above
Paragraph 20, 23, 25, 27-28	Nil	

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Endorsements

See Additional Page



Policy number

JCNS6T2451

Policy type

Home Insurance

Policyholder

Mr John Michael Kenney

Additional policyholder

Mrs Thara Kenney

Period of insurance cover

30th January 2014 to
29th January 2015

Address of insured property

56B Chalk Farm Road
London

NW1 8AN

Changing your cover details

If any of your cover details are incorrect, or if you would like to take advantage of any of our additional covers, please contact your broker.

You must tell us about any alterations since the start or last renewal of your policy which increase the risk of loss, damage, accident or liability. Failure to do so could result in you not being insured and claims being refused.

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The following excess applies to your personal money cover: £50 (plus voluntary excess of £ 0)

Endorsements
See Additional Page



Policy number
JCNS6T2451

Policy type
Home Insurance

Policyholder
Mr John Michael Kenney

Additional policyholder
Mrs Thara Kenney

Period of insurance cover
30th January 2015 to
29th January 2016

Address of insured property
56B Chalk Farm Road
London

NW1 8AN

Changing your cover details

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