



claim may not be met in full if you are under-insured.

DISCLOSURE OF MATERIAL FACTS

Please ensure that you disclose any material facts which have changed since you took out your policy or which have changed since last renewal. Material facts are those which might influence our decision as to whether to renew your policy or impose special terms. If you are in doubt as to whether a fact is material, please let us know the details - failure to do so could invalidate the insurance.

Property Insured

Item	Description	Buildings*	Rental Income*
		Sum Insured £	Sum Insured £ Indemnity Period
	Premises-59/61 Camden High Street, Camden Town, London		NW1 7JL
		DA	
1	Saleshop(s) as defined in Endorsement 008	2013303 (1491336)	520000 36 months
2	Landlords Contents	16000	-

Amounts shown in brackets represent the value declared by the Insured in accordance with the Day One Average Clause

* A full explanation is detailed in the PROPERTY INVESTORS PROTECTION PLAN - POLICY

Endorsements applicable to these premises

007 RENTAL INCOME AVERAGE

The reference to 300% in proviso (ii) of the paragraph headed INDEMNITY in Section 2 is deleted and replaced by 500%.

008 PREMISES DESCRIPTION CLAUSE

The description of the premises is

Ground Floor, 59 Camden HS- Occupied as a high class beauty therapy and massage unit.

Ground Floor, 61 Camden HS- Occupied as as shop/office used by the Money shop.

First and second Floors- Four self contained flats all let.

Special Clauses applicable to all premises

- 1 (As detailed in your policy)



Endorsements applicable to all premises

BI1 MURDER SUICIDE OR DISEASE COVER AMENDMENT CLAUSE (2007)

This cover amendment clause replaces any existing Murder Suicide or Disease Clause applicable to the Policy from the Effective Date shown in the Schedule

Applicable to Section 2 - the Murder Suicide or Disease Clause is restated as follows:-

The Company shall indemnify the Insured in respect of DAMAGE resulting from interruption of or interference with the business during the Indemnity Period following

- a) the occurrence of any of the following specified human infectious or human contagious diseases :-
- i) Acute Encephalitis
 - ii) Acute Poliomyelitis
 - iii) Anthrax
 - iv) Chicken pox
 - v) Cholera
 - vi) Diphtheria
 - vii) Dysentery
 - viii) Legionellosis
 - ix) Legionnaires Disease
 - x) Leprosy
 - xi) Leptospirosis
 - xii) Malaria
 - xiii) Measles
 - xiv) Meningococcal Infection
 - xv) Mumps
 - xvi) Ophthalmia Neonatorum
 - xvii) Paratyphoid fever
 - xviii) Plague
 - xix) Rabies
 - xx) Rubella
 - xxi) Scarlet Fever
 - xxii) Smallpox
 - xxiii) Tetanus
 - xxiv) Tuberculosis
 - xxv) Typhoid Fever
 - xxvi) Viral Hepatitis
 - xxvii) Whooping Cough
 - xxviii) Yellow Fever

manifested by any person whilst in the Premises or within a 25



mile radius of it

- b) murder or suicide in the Premises
- c) injury or illness sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided in the Premises
- d) vermin or pests in the Premises
- e) the closing of the whole or part of the Premises by order of a competent public authority consequent upon defect in the drains or other sanitary arrangements at the Premises

The Insurance by this Extension shall only apply for the period beginning with the occurrence of the loss and ending not later than three months thereafter during which the results of the Business shall be affected in consequence of the DAMAGE

F01 It is hereby noted that the indemnity period is extended to 60 months

M01 MANSLAUGHTER COSTS EXTENSION

Applicable only to:

Section 3 - Public Liability

Section 4 - Employers Liability (only applicable if this Section is shown as operative in the Schedule)

The indemnity provided by these Sections extends to include

- a) legal costs and expenses incurred by the Insured or any person entitled to indemnity with the prior written consent of the Company in
 - i) the course of an investigation leading to the offence of
 - ii) defending the Insured against criminal proceedings in connection with a charge of
 - iii) an appeal against any conviction resulting from a prosecution for

manslaughter corporate manslaughter corporate homicide or culpable homicide as a result of any death happening during the Period of Insurance which may be the subject of indemnity under the Policy

- b) prosecution costs awarded against the Insured or any person entitled to indemnity as a result of any conviction for such an offence

Provided always that



- 1) The maximum amount payable under this Extension for each Section stated above shall not exceed £1,000,000 in all during any one Period of Insurance
- 2) The Company shall not be liable to make any payment under this Extension in respect of
 - a) the fees of any solicitor or counsel appointed by or on behalf of any person entitled to indemnity unless consent to the appointment has been agreed by the Company
 - b) fines or penalties or the cost of implementing any remedial order or publicity order
 - c) an appeal unless advice has been obtained from a Queen's Counsel that such appeal has strong prospect of success
 - d) an appeal against any fine penalty remedial order or publicity order
 - e) costs incurred as a result of the failure to comply with any remedial order or publicity order
 - f) costs and expenses insured by any other policy
 - g) any investigation or prosecution brought other than under the laws of Great Britain Northern Ireland the Channel Islands or the Isle of Man.

TE1 TERRORISM COVER AMENDMENT CLAUSE

This cover amendment clause replaces any previous War and Terrorism Cover Amendment Clause(s) applicable to the policy from the Effective Date shown in the Schedule

Applicable to Sections 1 and 2

POLICY EXCLUSION 16 applicable to Section 1 Buildings and Section 2 Rental Income is restated as follows

16 These Sections do not cover

A) DAMAGE cost or expense of whatsoever nature in England Scotland and Wales directly or indirectly caused by resulting from or in connection with.

1. Any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
2. Any action taken in controlling preventing suppressing or in any way relating to any act of Terrorism

If the Company alleges that by reason of this exclusion any loss damage cost or expense is not covered by this Section of the Policy the burden of proving the contrary shall be upon the Insured in the event any portion of this exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect

Definition - Terrorism



An act of any person(s) acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of any government de jure or de facto as certified by Her Majesty's Government or H M Treasury or any successor relevant authority

B) DAMAGE in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of

(i) riot civil commotion and (except in respect of DAMAGE by fire or explosion) strikers locked-out workers or persons taking in part in labour disturbances or malicious persons

(ii) Terrorism defined as an act including but not limited to the use of force or violence and or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and or put the public or any section of the public in fear

C) DAMAGE in the Channel Islands or Isle of Man occasioned by or happening through or in consequence directly or indirectly of Terrorism defined as an act of any person(s) acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of any government de jure or de facto

D) DAMAGE in any other territory occasioned by or happening through or in consequence directly or indirectly of Terrorism defined as an act including but not limited to the use of force or violence and or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and or put the public or any section of the public in fear

WAR AND TERRORISM COVER AMENDMENT CLAUSE

Applicable only to Section 3



The insurance provided by Section 3 of this Policy is subject to the following Terrorism Limitations

The liability of the Company for all damages costs and expenses payable in respect of all occurrences of Terrorism during any one Period of Insurance shall not exceed in the aggregate the sum of £2,000,000

Provided that if the monetary amount of the Limit of Indemnity stated in the Schedule is less than £2,000,000 then such lesser monetary amount shall apply as the Company's maximum liability for all damages costs and expenses payable in respect of all occurrences of Terrorism during any one Period of Insurance

For the purpose of this Clause "Terrorism" means an act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatsoever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes.

WAR CIVIL WAR POLITICAL RISK AND TERRORISM LIMITATION CLAUSE

Applicable only to Section 4

The liability of the Company under this section for damages costs and expenses payable in respect of any one claim against the Insured or series of claims against the Insured arising out of one event shall not exceed £5,000,000 This limitation shall only apply in respect of any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from War Civil War Terrorism or Political Risk as defined below

For the purposes of this Clause "War Civil War Terrorism or Political Risk" means war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power martial law confiscation or nationalisation or requisition or destruction of property by or under the order of any Government or public or local authority Terrorism or any action taken in controlling preventing suppressing or in any way relating to any of the above

For the purposes of this Clause "Terrorism" means an act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes.

003 INTERESTED PARTIES CLAUSE

The following are interested in the insurance by this policy

Bank of Cyprus (London) Limited
Securities Department
87/93 Chase Side

London N14 5BU

In respect of 59/61 Camden High Street, Camden Town, London



112 ROSS-GOWER LIMITED COVER EXTENSION CLAUSE

SECTION 1 - BUILDINGS

Minor Works

It is understood and agreed this Section automatically includes minor alterations maintenance or repairs of the building and temporary works and/or testing and commissioning and/or modification and/or work carried out on any of the facilities executed in performance of a Contract and the materials for use in connection therewith all the property of the Insured or for which the Insured is responsible (excluding property more specifically insured) whilst at the premises

provided that for the purpose of this Extension

- (a) a Contract shall mean any minor alteration maintenance or repair of the building and temporary works executed in performance thereof at the premises where the Contract value does not exceed £50,000
- (b) notification being given by the Insured to the Company within 30 days of completion of the works regarding
 - (i) the nature of the works
 - (ii) the Contract price
 - (iii) the Contract period
- (c) the Insured pays an additional premium in accordance with (b) above if applicable

Amount Excluded

The Amount Excluded definition shall read as follows and not as otherwise stated

This Section does not cover the amounts stated in the following paragraphs in respect of each and every loss as ascertained after the application of all other terms and conditions of the Policy including any Condition of Average



redefining / standards

Health and Safety for small/medium sized businesses

How my insurer helps me manage my health and safety risk

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

Employers' liability vs public liability – what's the difference?

Insurers provide cover for businesses' legal liabilities by issuing:

- Employers' liability policies – this covers employers for injury or disease to people they employ; and
- Public liability policies – this covers businesses for injury, disease or damage to people they do not employ, for example visitors.

The law – the Health and Safety at Work etc Act 1974

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at www.hse.gov.uk/index.htm.
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover mid-term purely because of a breach of health and safety regulations.

Who is an employee?

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- Any person employed under a contract of service or apprenticeship;