



RESIDENTIAL PROPERTY INSURANCE ENDORSEMENT LIBRARY



Residential Property Insurance Endorsement Library

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LA01: Restricted Cover Endorsement – FLEEA cover only

Cover is restricted to **Damage** caused by:

1. fire or lightning
2. explosion
3. aircraft or other aerial devices, or articles dropped from them
4. earthquake

LA02: Restricted Cover Endorsement – FLEEA and Subsidence cover

Cover is restricted to **Damage** caused by:

1. fire or lightning
2. explosion
3. aircraft or other aerial devices, or articles dropped from them
4. earthquake
5. **Subsidence**, ground **Heave** and **Landslip**

LA03: Escape of Water and/or Oil Exclusion

We will not pay for **Damage** caused by escape of water from any tank, apparatus or pipe or escape of oil from any oil-fired heating installation.

LA04: Subsidence Exclusion

We will not pay for **Damage** caused by **Subsidence**, ground **Heave** or **Landslip**.

LA05: Flat Roof Condition

Applicable to Section 1 – Buildings

We will not pay for **Damage** caused by storm unless;

1. the flat roof portion of the **Buildings** has been inspected at least once every eight years by a builder or roofing contractor
2. all remedial work following any inspection is completed within 60 days of the inspection
3. **You** have retained evidence of the inspection and repairs

We will not pay for the first the first £500, or the **Excess** shown in **Your Schedule**, whichever is the highest, in respect of each and every claim caused by storm.

LA06: Accidental Damage Exclusion to Contents

We will not pay for **Accidental Damage** to **Contents**.

LA07: Theft and Malicious Damage by Tenant Extension - £10,000 Limit

We will pay for **Damage** at the **Premises** occurring during the **Period of Insurance** and caused by:

1. theft or attempted theft
2. malicious persons or vandals

by **Your** tenants.

The maximum amount **We** will pay is £10,000 for any one claim.

LA08: Theft and Malicious Damage by Tenant Extension

We will pay for **Damage** at the **Premises** occurring during the **Period of Insurance** and caused by:

1. theft or attempted theft
2. malicious persons or vandals

by **Your** tenants.

LA11: Unoccupancy Condition – 30 days

The following condition applies to **Your Policy**:

We will not pay for any **Damage** at the **Premises** that have been **Unoccupied** for more than 30 days in a row unless:

1. the **Buildings** are inspected internally and externally at least once every 7 days by a responsible adult and a record of these inspections is kept
2. for the period November to March inclusive either;
 - a. the water supply is turned off at the mains and all water tanks, pipes and apparatus are fully drainedor
 - b. a thermostatically controlled fixed heating system is used to maintain a continuous minimum temperature of 58 degrees F (15 degrees C) at all times.

LA13: Unoccupancy Condition – 45 days

The following condition applies to **Your Policy**:

We will not pay for any **Damage** at the **Premises** that have been **Unoccupied** for more than 45 days in a row unless:

1. the **Buildings** are inspected internally and externally at least once every 7 days by a responsible adult and a record of these inspections is kept
2. for the period November to March inclusive either;
 - a. the water supply is turned off at the mains and all water tanks, pipes and apparatus are fully drainedor
 - b. a thermostatically controlled fixed heating system is used to maintain a continuous minimum temperature of 58 degrees F (15 degrees C) at all times.

LA16: Illegal Cultivation of Drugs Extension

We will pay for **Damage** arising from **Your** tenant's use of the **Premises** for the manufacture, cultivation, harvest or processing by any other method of drugs classified as a controlled substance under the Misuse of Drugs Act (1971), provided that **You** or anyone acting on **Your** behalf:

1. carries out internal and external inspections of the **Buildings** at least every three months or as permitted under the tenancy agreement. **You** must:
 - a. maintain a log of such inspections and retain that log for at least 24 months, and
 - b. carry out a six monthly management check of the inspections log
2. obtain and record written formal identification of any prospective tenant
3. obtain and retain a written employers reference for any new tenant
4. obtain and record details of **Your** tenant's bank account and verify those details by receiving at least one payment from such account, and
5. advise **Your** tenant, where sub-letting is allowed by the tenancy agreement, that they must follow the procedures laid out in items 2, 3 and 4 for all lettings that they arrange.

LA19: £500 Excess for Escape of Water and/or Oil Claims

We will not pay for the first £500 in respect of each and every claim caused by escape of water from any tank, apparatus or pipe or escape of oil from any oil-fired heating installation.

This amount must be paid by **You**.

LA20: £1,000 Excess for Escape of Water and/or Oil Claims

We will not pay for the first £1,000 of each and every claim caused by escape of water from any tank, apparatus or pipe or escape of oil from any oil-fired heating installation.

This amount must be paid by **You**.

LA21: £2,500 Excess for Escape of Water and/or Oil Claims

We will not pay for the first £2,500 of each and every claim caused by escape of water from any tank, apparatus or pipe or escape of oil from any oil-fired heating installation.

This amount must be paid by **You**.

LA22: £5,000 Excess for Escape of Water and/or Oil Claims

We will not pay for the first £5,000 of each and every claim caused by escape of water from any tank, apparatus or pipe or escape of oil from any oil-fired heating installation.

This amount must be paid by **You**.

LA23: £500 Excess for Malicious Damage Claims

We will not pay for the first £500 of each and every claim caused by malicious persons or vandals.

This amount must be paid by **You**.

LA24: £1,000 Excess for Malicious Damage Claims

We will not pay for the first £1,000 of each and every claim caused by malicious persons or vandals.

This amount must be paid by **You**.

LA25: £2,500 Excess for Malicious Damage Claims

We will not pay for the first £2,500 of each and every claim caused by malicious persons or vandals.

This amount must be paid by **You**.

LA26: £500 Excess for Theft or Attempted Theft Claims

We will not pay for the first £500 of each and every claim caused by theft or attempted theft.

This amount must be paid by **You**.

LA27: £1,000 Excess for Theft or Attempted Theft Claims

We will not pay for the first £1,000 of each and every claim caused by theft or attempted theft.

This amount must be paid by **You**.

LA28: £2,500 Excess for Theft or Attempted Theft Claims

We will not pay for the first £2,500 of each and every claim caused by theft or attempted theft.

This amount must be paid by **You**.

LA29: £1,000 Excess for Storm Claims

We will not pay for the first £1,000 of each and every claim caused by storm.

This amount must be paid by **You**.

LA30: £2,500 Excess for Storm Claims

We will not pay for the first £2,500 of each and every claim caused by storm.

This amount must be paid by **You**.

LA31: £2,500 Excess for Subsidence Claims

We will not pay for the first £2,500 of each and every claim caused by **Subsidence**, ground **Heave** or **Landslip**.

This amount must be paid by **You**.

LA32: Flood Cover Exclusion

We will not pay for **Damage** caused by flood.

LA33: 24 hour Flood, Storm and Escape of Water and/or Oil exclusion

We will not pay for **Damage** caused by flood, storm or escape of water and/or oil occurring within the first 24 hours from inception of the **Period of Insurance**.

LA34: Unoccupancy Condition

The following condition applies to **Your Policy**:

We will not pay for any **Damage** at the **Premises** that are **Unoccupied** unless:

1. the **Buildings** are inspected internally and externally at least once every 7 days by a responsible adult and a record of these inspections is kept
2. for the period November to March inclusive either;
 - a. the water supply is turned off at the mains and all water tanks, pipes and apparatus are fully drainedor
 - b. a thermostatically controlled fixed heating system is used to maintain a continuous minimum temperature of 58 degrees F (15 degrees C) at all times.

LA35: Public Liability Excess of Loss Identity of Insurer Endorsement

You have selected an **Indemnity Limit** under Section 4 – Public Liability of £5,000,000. The £3,000,000 in excess of the first £2,000,000 of the **Indemnity Limit** is insured with JRP Insurance Management Ltd, as underwriting agents and administrators for ERGO Versicherung AG, UK Branch and not as otherwise shown in **Your Schedule**.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Our Regulator

ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No.BR016401. Registered Office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

LA36: Basis of Claims Settlement Amendment Endorsement

Applicable to Section 1 – **Buildings** and Section 2 – **Contents** (if shown as covered on **Your policy Schedule**).

The following condition is removed and is not applicable:

Condition 3. Basis of claims settlement

- e) if, at the time of rebuilding or replacement, 85% of what it would have cost to replace the whole of the **Property Insured** under that item is greater than the **Sum Insured** at the time the **Damage** occurred, **You** will be liable to bear a proportionate share of the loss.

LA37: Flat Roof Condition with £1,000 Excess for Storm Claims

Applicable to Section 1 – Buildings

We will not pay for **Damage** caused by storm unless;

1. the flat roof portion of the **Buildings** has been inspected at least once every eight years by a builder or roofing contractor
2. all remedial work following any inspection is completed within 60 days of the inspection
3. **You** have retained evidence of the inspection and repairs

We will not pay for the first the first £1,000, or the **Excess** shown in **Your Schedule**, whichever is the highest, in respect of each and every claim caused by storm.