

## Excesses that apply to property 1

The excesses below only apply to this property.

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£0
Damage caused by flood.	£300
Damage caused by subsidence, ground heave or landslip.	* not covered
All other damage where an excess applies.	£250

► **Excess** is the first part of each and every claim paid by you.

## Other policy covers

<b>Theft of money by employees cover</b>	* not covered
<b>Public liability section</b>	✓ covered
Limit of indemnity	£5,000,000
Work away other than collection or delivery	* not covered
<b>Employers' liability section</b>	✓ covered
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000
<b>Legal expenses section</b>	* not covered
<b>Terrorism section</b>	* not covered

► **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

## Excesses that apply to other policy covers

The excesses below apply to your policy.

cover	excess
Public liability (third party property damage and tenants liability).	£300

► **Excess** is the first part of each and every claim paid by you