

# Property Owners Select Certificate



This document is intended for the intermediary or policyholder to pass on to policy beneficiaries. Please direct any questions to the person who deals with your insurance.

Policy Number: SP29428937

Account Number: 40/10283

Insurance Intermediary: BROWN & BROWN INSURANCE BROKER

The Insurer/s: Allianz Insurance plc

Premises Address: 63-75 REDE HOUSE, CORPORATION ROAD, MIDDLESBROUGH, TS1 1LY

Effective Date: 31/08/2025

Renewal Date: 31/08/2026 at 12.00 hrs

## Property Damage

Description	Declared Value	Not Insured Sum Insured
Buildings	£32,033,649.00	£43,245,426.15
Contents	£50,700.00	£68,445.00

## Perils

Fire, Lightning, Explosion & Aircraft Damage	Insured
Escape of Water	Insured
Flood	Insured
Storm	Insured
Accidental Damage	Insured
Theft	Insured
Malicious Damage	Insured
Subsidence	Insured

## Policyholder Excess

Subsidence	£1,500.00
Any Other Losses (AOL)	£500.00
Escape of Water	£750.00

Please refer to the Policy Schedule for any other applicable excesses

## Loss of Rent

Not Insured

## Property Owners Liability

Insured

Limit of Indemnity	£10,000,000.00
--------------------	----------------

Please note:

1. This section provides indemnity to the named Insured only and will not indemnify the tenant in respect of their own legal liability.
2. For cover in respect of Terrorism the maximum limit of indemnity is £5M or the limit of indemnity shown above whichever is the lower.

<b>Employers' Liability</b>	<b>Insured</b>
<b>Directors and Officers Liability</b>	<b>Not Insured</b>
<b>Commercial Legal Expenses</b>	<b>Insured</b>
<b>Terrorism</b>	
Terrorism – Property Damage	<b>Not Insured</b>
Terrorism – Business Interruption	<b>Not Insured</b>

---

### Annualised Premium Details

Property Owners Liability	£10,492.00
Employers' Liability	£100.00
Commercial Legal Expenses	£676.02
	<hr/>
Premium (excluding IPT)	£11,268.02
Insurance Premium Tax (IPT)	£1,352.16
	<hr/>
Total Premium (including IPT)	£12,620.18
	<hr/>

VAT is not applicable for this product

**Please note all figures detailed above are approximate for this premises.**

---

**For further information about the terms of cover and policy exclusions please request the following documents from the person who deals with your insurance:**

- 1. Policy Schedule**
- 2. Property Owners Select Policy Overview**
- 3. Property Owners Select Policy Wording**