

Hazelton Mobbs Endorsements

Unoccupied – Definition

Any building, or part of any building, which is empty or not in use in its entirety by the Insured or any tenant of the Insured for a period of 30 consecutive days.

Landlords Contents – Definition

Furniture, furnishings, fitted carpets, domestic appliances, fixtures and fittings and all other property in any individual residential unit all belonging to the Insured or for which the Insured is responsible excluding:-

- Contents as otherwise defined
- Televisions, radios, recording or other audio or electronic equipment, photographic equipment, clocks, pictures, curiosities or works of art
- Stock and materials in trade
- Motor vehicles (other than domestic gardening equipment), caravans, trailers, cycles, watercraft, hovercraft, aircraft or other aerial devices or parts or accessories on or in any of them
- Clothing or personal effects
- Property more specifically insured

Unoccupied Premises – Properties actively on the Market to Let

Unless the Insurer agrees in writing, in respect of:

- a) any buildings or parts of buildings described in the Schedule as Unoccupied for longer than 45 consecutive days
- b) any buildings or parts of buildings described in the Schedule becoming Unoccupied after the commencement of this Section for longer than 45 consecutive days until such buildings or parts of buildings again become occupied the Insured must
 - i) turn off electricity, gas and water supplies at the mains, except for those connected to automatic sprinkler installations or connected to automatic fire alarm or intruder alarm installations
 - ii) drain down all water systems, except those connected to automatic sprinkler installations
 - iii) maintain automatic sprinkler installations and automatic fire alarm and intruder alarm installations fully operational
 - iv) maintain a minimum level of heating of automatic sprinkler installations sufficient to prevent freezing
 - v) close and secure all points of access by all locks and other protections fitted to them
 - vi) remove all combustible waste, including that left in any communal parts of the buildings or in the grounds at the Premises
 - vi) organise an inspection of such buildings or parts of such buildings to be carried out by a responsible adult at least once in every 14 days.
 - viii) if the premises are unoccupied for more than 45 consecutive days, the Insurers must be advised in order that terms and conditions may be reviewed.

M Indemnity to Managing Agents

In respect of liability arising in connection with any Building owned but not occupied by the Insured if the Insured so requests this Section will extend to indemnify the Managing Agents in the same manner and to the same extent as if a separate Policy had been issued to them and the Insurer agrees to waive all rights of subrogation against them

Provided that

A. the Managing Agents shall as if they were the Insured be subject to the terms of this Section and Policy in so far as they can apply.

B. the total amount payable under this Section shall not exceed the Limit of Indemnity

Theft By Tenants Endorsement

It is hereby noted and agreed that Theft of Landlords Furnishings is restricted to violent and/or Forcible Entry and/or Exit to the Premises other than the first £2,500 any one loss or tenancy (Subject to £250 excess).