



Property Owners New Business Schedule

Insured Name	AMOC Limited
Correspondence Address	187 Garstang Road East Poulton-le-Fylde Lancs United Kingdom
Postcode	FY6 8JH
Business	Property Owner

Your Agent is:	SEL ROWLANDS & HAMES INS BROKERS LTD	Agency No:	06557
Agent ref:	06557		
Address:	CHILTERN HOUSE 181 BRISTOL AVENUE, BISPHAM, BLACKPOOL, LANCASHIRE		
Postcode:	FY2 0FP		
Telephone No:	01253 594211		

If after reading your schedule you have any questions, please contact your agent as noted above

Policy Number	006968203		
Date of Issue	25 th June 2024	Renewal Date	3 rd July 2025
Expiry Date	2 nd July 2025	Effective Date	3 rd July 2024

First Premium	£810.81
Commercial Legal Expenses Premium	£67.45
Insurance Premium Tax	£105.39
TOTAL AMOUNT CHARGEABLE	£983.65

Policy Endorsements

PO67P - Multiple Premises Clause

Where Sections 3, 6 and/or 7 are shown as being insured under the first Premises in this Schedule, the insurance provided under these Sections will apply as stated in the Policy and not only in connection with that Risk Address



PA24P - Cyber and Vicinity Endorsement

Please read the attached document entitled 'Property Owners Cyber and Vicinity Endorsement' in conjunction with your policy document.

Premises:	12 Beeston Avenue Poulton-Le-Fylde Lancashire United Kingdom
Postcode:	FY6 7TX
Business:	Property Owners occupied as House (Semi Detached)

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

DESCRIPTION

SUM INSURED

Buildings	£180,000
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Excess

Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

DESCRIPTION

SUM INSURED

Floor Coverings	£5,000
Landlords Contents	£0
Contents of Common Parts	£0

Excess

Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
All Other Contingencies	£0



SECTION 3: PUBLIC LIABILITY

Insured

DESCRIPTION

Public Liability and Property Owners Liability

INDEMNITY LIMIT

£2,000,000

Excess

Damage to Property

Amount

£100

SECTION 4: RENT RECEIVABLE

Insured

Indemnity Period:

24 months

DESCRIPTION

Loss of Rent

Loss of Book Debts

SUM INSURED

£16,000

£25,000

SECTION 5: GLASS AND SANITARY WARE

Insured

DESCRIPTION

SUB SECTION 1

Glass and Sanitary Ware

SUM INSURED

Unlimited

SUB SECTION 2

Shop Front Glass

Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited

£1,500

Excess

Excess

Amount

£100

SECTION 6: EMPLOYERS LIABILITY

Not Insured

SECTION 7: PERSONAL ACCIDENT

Not Insured

SECTION 8: COMMERCIAL LEGAL EXPENSES

Insured

DESCRIPTION

Indemnity Limit

AMOUNT

£250,000

Rent Arrears

Not Included

SECTION 9: TERRORISM

Not Insured



Premises:	112 Neville Avenue Thornton-Cleveleys Lancashire United Kingdom
Postcode:	FY5 3RF
Business:	Property Owners occupied as Bungalow

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

DESCRIPTION

Buildings

SUM INSURED

£240,000

Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.

Excess B - Contingency 10

Excess C - Contingency 14

All Other Contingencies

Amount

£200

£500

£1,000

£0

SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

**DESCRIPTION**

Floor Coverings
Landlords Contents
Contents of Common Parts

SUM INSURED

£5,000
£0
£0

Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.
Excess B - Contingency 10
All Other Contingencies

Amount

£200
£500
£0

SECTION 4: RENT RECEIVABLE**Insured**

Indemnity Period:

24 months

DESCRIPTION

Loss of Rent
Loss of Book Debts

SUM INSURED

£17,000
£25,000

SECTION 5: GLASS AND SANITARY WARE**Insured****DESCRIPTION**

SUB SECTION 1
Glass and Sanitary Ware

SUM INSURED

Unlimited

SUB SECTION 2

Shop Front Glass
Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited
£1,500

Excess

Excess

Amount

£100

SECTION 8: COMMERCIAL LEGAL EXPENSES**Insured****DESCRIPTION**

Indemnity Limit

AMOUNT

£250,000

Rent Arrears

Not Included

SECTION 9: TERRORISM**Not Insured**



Premises:	27 Fieldhouse Avenue Thornton-Cleveleys Lancashire United Kingdom
Postcode:	FY5 4ER
Business:	Property Owners occupied as House (Semi Detached)

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

DESCRIPTION

SUM INSURED

Buildings	£305,000
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Excess

Amount

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.	£200
Excess B - Contingency 10	£500
Excess C - Contingency 14	£1,000
All Other Contingencies	£0

SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.



DESCRIPTION

Floor Coverings
Landlords Contents
Contents of Common Parts

SUM INSURED

£5,000
£0
£0

Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.
Excess B - Contingency 10
All Other Contingencies

Amount

£200
£500
£0

SECTION 4: RENT RECEIVABLE

Insured

Indemnity Period:

24 months

DESCRIPTION

Loss of Rent
Loss of Book Debts

SUM INSURED

£20,000
£25,000

SECTION 5: GLASS AND SANITARY WARE

Insured

DESCRIPTION

SUB SECTION 1
Glass and Sanitary Ware

SUM INSURED

Unlimited

SUB SECTION 2

Shop Front Glass
Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited
£1,500

Excess

Excess

Amount

£100

SECTION 8: COMMERCIAL LEGAL EXPENSES

Insured

DESCRIPTION

Indemnity Limit

AMOUNT

£250,000

Rent Arrears

Not Included

SECTION 9: TERRORISM

Not Insured



Premises:	7 Partridge Avenue Thornton-Cleveleys Lancashire United Kingdom
Postcode:	FY5 2HJ
Business:	Property Owners occupied as House (Semi Detached)

SECTION 1: THE STRUCTURE

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

DESCRIPTION

Buildings

SUM INSURED

£230,000

Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.

Excess B - Contingency 10

Excess C - Contingency 14

All Other Contingencies

Amount

£200

£500

£1,000

£0

SECTION 2: LANDLORDS CONTENTS

Insured

Contingencies of 1a Fire, 1b Lightning, 2 Explosion, 3 Aircraft, 4 Earthquake, Subterranean Fire, 5 Riot civil commotion, 6 Malicious Persons, 7 Theft or any attempt thereat, 8 Storm, Tempest, 9 Flood, 10 Escape of Water, 11 Leakage of beverages, 12 Impact, 13 Accidental Discharge or Leakage of Automatic Sprinkler Installations , 14 Subsidence, Ground Heave and Landslip , 15 Any Accidental Cause , apply unless otherwise stated

Section Endorsements

PO80S - Increased Flood Excess (£2,500)

We will not be liable for the first £2,500 of each and every claim caused by Contingency 9 Flood.

**DESCRIPTION**

Floor Coverings
Landlords Contents
Contents of Common Parts

SUM INSURED

£5,000
£0
£0

Excess

Excess A - Contingencies 6, 7, 8, 9, 12 and 15.
Excess B - Contingency 10
All Other Contingencies

Amount

£200
£500
£0

SECTION 4: RENT RECEIVABLE**Insured**

Indemnity Period:

24 months

DESCRIPTION

Loss of Rent
Loss of Book Debts

SUM INSURED

£17,000
£25,000

SECTION 5: GLASS AND SANITARY WARE**Insured****DESCRIPTION**

SUB SECTION 1
Glass and Sanitary Ware

SUM INSURED

Unlimited

SUB SECTION 2

Shop Front Glass
Damage to Frames, Displays, Alarm Foil and Lettering

Unlimited
£1,500

Excess

Excess

Amount

£100

SECTION 8: COMMERCIAL LEGAL EXPENSES**Insured****DESCRIPTION**

Indemnity Limit

AMOUNT

£250,000

Rent Arrears

Not Included

SECTION 9: TERRORISM**Not Insured**