

## **Buildings level clauses April 2011**

### **KM/005/A**

#### **Title Joint Insured (Interested Party)**

The Insured under the Buildings Section are the persons named in the Schedule and &&01 as &&02.

### **KM/905/A**

#### **Title Joint Insured (Interested Party)**

All parties sharing an interest in the Buildings insured under this policy are noted in the Schedule.

### **KM/007/B**

#### **Title Increased Fire Excess**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for fire.

### **KM/907/A**

#### **Title Increased Fire Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by fire and smoke.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

### **KM/707/A**

#### **Title Increased Fire Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by fire and smoke.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

### **KM/807/A**

#### **Title Increased Fire Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by fire and smoke.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/009/B****Title Increased Water Damage Excess**

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £1.

**KM/909/B****Title Increased Water Damage Excess - £250**

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £250.

**KM/709/B****Title Increased Excess - Water Damage**

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £150.

**KM/809/B****Title Increased Water Damage Excess - £100**

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £100.

**KM/010/B****Title Increased Storm Excess**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £1 in respect each claim for Storm, lightning and falling trees.

**KM/910/A****Title Increased Storm Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by storm, lightning and falling trees.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/710/A****Title Increased Storm Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by storm, lightning and falling trees.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/810/A****Title Increased Storm Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by storm, lightning and falling trees.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/011/B****Title Increased Flood Excess**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £01 in respect each claim for flood.

**KM/911/A****Title Increased Flood Excess - £15,000**

We will not pay the first £15,000 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/811/A****Title Increased Flood Excess - £12,500**

We will not pay the first £12,500 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/711/A****Title Increased Flood Excess - £10,000**

We will not pay the first £10,000 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/611/A****Title Increased Flood Excess - £7,500**

We will not pay the first £7,500 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/511/A****Title Increased Flood Excess - £5,000**

We will not pay the first £5,000 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/411/A****Title Increased Flood Excess - £2,500**

We will not pay the first £2,500 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM311/A****Title Increased Flood Excess - £1,000**

We will not pay the first £1,000 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/211/A****Title Increased Flood Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/912/A****Title Increased Flood Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/111/A****Title Increased Flood Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by flood.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/013/A****Title Subsidence Excess**

We will not pay the first £1 of each claim in respect of loss or damage caused by subsidence or heave of the site on which Your home stands, or landslip.

**KM/913/A****Title Subsidence Excess**

The amount we will not pay of each claim in respect of loss or damage caused by subsidence or heave of the site on which your home stands, or landslip is increased from the first £1,000 to the first £2,500.

**KM/015/B****Title Increased Accidental Damage Excess**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £1 in respect of each claim for Accidental Damage.

**KM/915/A****Title Increased Accidental Damage Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by Accidental Damage.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/715/A****Title Increased Accidental Damage Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by Accidental Damage.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/815/A****Title Increased Accidental Damage Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by Accidental Damage.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

**KM/016/B****Title Increased Excess - Compulsory**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £01.

**KM/916/B****Title Increased Excess - Compulsory - £500**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £500.

**KM/816/B****Title Increased Excess - Compulsory - £250**

The compulsory Buildings excess as shown on Your policy Schedule is increased by £250.

**KM/616/B****Title Increased Excess - Compulsory**

The compulsory Buildings excess as shown on Your policy Schedule is increased by £150.

**KM/716/B****Title Increased Excess - Compulsory - £100**

The compulsory Buildings excess as shown on Your policy Schedule is increased by £100.