

Buildings level clauses December 2010

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/006/A

Title Increased Excess - Voluntary

We will not pay the first £&&01 of each claim for each insured Event other than "Subsidence, Heave or Landslip" under this Section. The above amount replaces all other amounts specified in this Section under WHAT IS NOT COVERED.

KM/906/A

Title Increased Excess - Voluntary £1,000

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £1,000. The above amount replaces all other amounts specified in this Section under WHAT IS NOT COVERED.

KM/806/A

Title Increased Excess - Voluntary £500

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £500. The above amount replaces all other amounts specified in this Section under WHAT IS NOT COVERED.

KM/706/A

Title Increased Excess - Voluntary £250

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £250. The above amount replaces all other amounts specified in this Section under WHAT IS NOT COVERED.

KM/606/A**Title Increased Excess - Voluntary £100**

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £100.

The above amount replaces all other amounts specified in this Section under WHAT IS NOT COVERED.

KM/007/A**Title Increased Fire Excess**

The reference to "The first £50 of each claim" under WHAT IS NOT COVERED is amended to:

"The first £01 of each claim" in respect of loss or damage caused by fire and smoke.

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/A**Title Increased Water Damage Excess**

The reference to "The first £50 of each claim" under WHAT IS NOT COVERED is amended to :

"The first £1 of each claim" in respect of loss or damage caused by water freezing in or leaking from water tanks, apparatus or pipes or fixed heating installations.

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

We will not pay the first £250 of each claim in respect of loss or damage caused by water freezing in or leaking from water tanks, apparatus or pipes or fixed heating installations.

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

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

The amount we will not pay for each insured event other than events 10 and 15 is increased from £100 to £150.

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

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

We will not pay the first £100 of each claim in respect of loss or damage caused by water freezing in or leaking from water tanks, apparatus or pipes or fixed heating installations.

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

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

The reference to "The first £50 of each claim" under WHAT IS NOT COVERED is amended to:

"The first £1 of each claim" in respect of loss or damage caused by 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/A**Title Increased Flood Excess**

The reference to "The first £50 of each claim" under WHAT IS NOT COVERED is amended to:

"The first £01 of each claim" in respect of loss or damage caused by 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/A**Title Increased Accidental Damage Excess**

The reference to "The first £50 of each claim" under WHAT IS NOT COVERED is amended to:

"The first £1 of each claim" in respect of 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/A**Title Increased Excess - Compulsory**

The reference to "The first £50 of each claim for each insured Event other than Subsidence, Heave or Landslip" under WHAT IS NOT COVERED, is amended to:

"The first £1 of each claim for each insured Event other than Subsidence, Heave or Landslip".

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

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £500.

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

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

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £250.

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

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

The amount we will not pay for each insured event other than events 10 and 15 is increased from £100 to £150.

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

KM/716/A

Title Increased Excess - Compulsory - £100

The amount we will not pay for each insured event other than events 10 and 15 is increased from £50 to £100.

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