

The Folio

Policy No: FR367248

Renewal Date: 31/12/2026

Folio No: 001

Effective Date: 31/12/2025

Property Ref:

Insured: Morshead Mansions Ltd

Premises: Flats 1-104 Morshead Mansion, Morshead Road , London, W9 1LE /F/G

Tenant(s): *Leaseholder and/or working professionals*

Occupancy: Residential flats

Sum Insured:	Buildings	Landlords Contents	Estimated Alternative accommodation	Maximum Indemnity Period	Total
	£56,711,501 (£37,807,667)	£84,150	£14,177,875	36 Months	£56,795,651

Property Owners Liability:

Limit of Liability: £10,000,000

Covers & Excesses

Fire (£1000 excess), Theft (£1000 excess), Explosion (£1000 excess), Aircraft (£1000 excess), Earthquake (£1000 excess), Subterranean Fire (£1000 excess), Storm and Flood (£1000 excess), Escape of Water / Fuel Oil (£1000 excess), Impact (£1000 excess), All Other Damage (£1000 excess), Riot and Malicious Persons (£1000 excess), Subsidence (£5000 excess)

Premiums:

Term Length Premium

Future Annual Premium

Material Damage	£29,607.16	£29,607.16
Business Interruption (Rent)	Insured	Insured
Property Owners Liability	£2,192.84	£2,192.84
Employers' Liability	£200.00	£200.00
Insurance Premium Tax (IPT)	£3,840.00	£3,840.00
Total inc IPT	£35,840.00	£35,840.00
Terrorism	£10,651.81	£10,651.81
IPT	£1,278.22	£1,278.22
Total inc IPT	£11,930.03	£11,930.03

Endorsements applicable to this Folio:

FFRC | FLAT ROOF CONDITION It is condition precedent to any liability of the Insurers to make payment under this Policy for DAMAGE that the weatherproofing of any flat roof at the Premises has been inspected and maintained and repaired as necessary by a reputable builder within the last 2years or replaced within the last 5 years.

EOW 1 | Escape of Water Revised Excess Application In respect of DAMAGE by Escape of Water or Fuel Oil, the Excess shall apply separately to each individual flat/unit affected and for each and every occurrence. This endorsement shall not however apply in instances where DAMAGE is caused by an escape of oil

The Folio**Policy No:** FR367248

Renewal Date: 31/12/2026

Folio No: 001

Effective Date: 31/12/2025

**Property
Ref:****Insured:** Morshead Mansions Ltd