

ABERDEENSHIRE COUNCIL
Commercial / Industrial Leased Property.

“Asset Property Insurance Policy”

Insurer: Aspen Insurance UK Ltd, 100 Leadenhall Street, London EC3A 3DD

Policy Number : N03604306A0D

Insured Perils

1. FIRE but excluding **Damage or **Consequential Loss** caused by :**

- (a) explosion resulting from fire.
- (b) earthquake or subterranean fire riot or civil commotion
- (c) the property's own spontaneous fermentation or heating, or
- (d) the property undergoing any heating process or ant process involving the application of heat

LIGHTNING

EXPLOSION:

- (i) of gas or boilers used for domestic purposes only
- (ii) (in respect of Section 1A only) of any other boilers or economisers on the **Premises** but excluding **Damage** or loss of **Gross Rentals** caused by earthquake or subterranean fire.

2. EXPLOSION excluding :

- (a) in respect of Section 1A
 - (1) **Damage** resulting from the bursting of a boiler or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of the **INSURED**
 - (2) **Damage** to or of vessels machinery or apparatus or their contents resulting from their explosion.
- (b) in respect of Section 1B loss of **Gross Rentals** resulting from the bursting by steam pressure of any vessel machine or apparatus (not being a boiler or economiser on the **Premises**) in which internal pressure is due to steam only and belonging to or under the control of the **Insured**.

3. AIRCRAFT

Aircraft and other aerial devices or articles dropped from them

5. RIOT and MALICIOUS DAMAGE

Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons excluding

- (a) **Damage** or loss of **Gross Rentals**
 - (i) arising from confiscation requisition or destruction by order of the government or any public authority
 - (ii) arising from cessation of work
- (b) loss of **Gross Rentals** arising from deliberate **Damage** erasure distortion or corruption of information on records data or software.

7. EARTHQUAKE

8. SUBTERRANEAN FIRE

10. STORM and FLOOD excluding DAMAGE or loss of GROSS RENTALS :

- (a) attributable solely to change in the water table level
- (b) caused by frost, subsidence, ground heave or landslip
- (c) in respect of moveable property in the open, fences and gates.

11 ESCAPE of WATER or OIL

Escape of water or oil from any tank apparatus or pipe excluding **Damage** or loss of **Gross Rentals** caused by water discharged or leaking from any automatic sprinkler Installation.

12 IMPACT THIRD PARTY

Impact by any road vehicle or animal not belonging to nor under the control of **You** or any of **Your Employees**.

13 IMPACT

Impact by any road vehicle or animal.

14 SPRINKLER LEAKAGE except

Accidental escape of water from any automatic sprinkler installation

- (a) in respect of **Premises** which
 - (i) is insufficiently equipped for business use
 - (ii) has not been occupied for 30 consecutive days
 - (iii) is not heated to a temperature of at least 40F at all times
- (b) not caused by explosion earthquake subterranean fire or heat caused by fire

16 THEFT

Theft or attempted theft

- (i) involving entry to or exit from **Buildings** by forcible and violent means or
- (ii) following actual or threatened assault or violence on the **Premises**.

including **Damage** to the **Buildings** for which the **Insured** are responsible for but excluding

- (a) **Damage** to
 - (i) amusement gaming vending or change machines or their contents
 - (ii) motor vehicles and their accessories
 - (iii) livestock
 - (iv) clocks curiosities works of art valued at over £500 each and any such property which exceeds a total sum insured of £2,500

unless such items are specifically mentioned as insured.

- (b) **Damage** caused by

- (i) fire
- (ii) explosion (other than the use of explosives to facilitate theft provided explosion is not otherwise insured)
- (iii) any person or persons obtaining any of the property insured by deception
- (iv) any person or family member lawfully on the **Premises**
- (v) acts of deception unless deception is used only to gain entry to the **Premises**.

20 FIXED GLASS and SANITARY WARE

Damage to fixed glass fixed sanitary ware fixed water or heating installation inspection covers cables and pipes serving the **Premises**.

EXCLUSIONS

Excesses

Each claim arising from the undernoted Insured Perils will be subject to an Excess applying to each and every loss, each and every separate PREMISES, the amount of which is specified in the Schedule :

5	Riot and Malicious Damage	£ 250.00
10	Storm and Flood	£ 250.00
11	Escape of Water or Oil	£ 250.00