

**HOUSEHOLD BUILDINGS SCHEME  
PROVIDED FOR  
HARLOW COUNCIL**

***SUMMARY***

The following is a brief summary of the cover provided under the Household Buildings policy arranged for Harlow Council with Ocaso S.A. It is intended to be evidence of insurance cover; it is not the policy and is not intended to replace the policy. The policy document is available for inspection by appointment at the offices of Harlow Council, Finance Department.

**POLICY No:** **323583**

**INSURER:** Ocaso S.A.  
3rd Floor, 110 Middlesex Street  
London E1 7HY

**INSURED:** Harlow Council.

**POLICY SPECIFICATION:** The record, approved by the Company, compiled and maintained by Harlow Council which is declared to be incorporated in, and to form part of, this Policy.

The interests of lessees are admitted.

**PERIOD:** **From 00:01 am 1<sup>st</sup> April 2019 to 12:00 pm 31<sup>st</sup> March 2020, both days inclusive.**

**PRINCIPAL PERILS** The Policy provides cover in respect of Loss or Damage caused to the Buildings by the following:

1. FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE
2. AIRCRAFT
3. STORM, TEMPEST or FLOOD
4. ESCAPE OF WATER (causing damage to Buildings)
5. ESCAPE OF OIL (causing damage to Buildings)
6. THEFT OF FIXTURES AND FITTINGS AND DAMAGE CAUSED BY THIEVES
7. IMPACT
8. RIOT

**PRINCIPAL PERILS  
CONT...**

- 9. SUBSIDENCE, LANDSLIP or HEAVE (Excluding the first £1000)
- 10. DAMAGE BY FALLING TV / RADIO AERIALS
- 11. FALLING TREES
- 12. ACCIDENTAL DAMAGE

**PROPERTY OWNERS  
LIABILITY:**

£5,000,000

**CLAIMS  
EXCESS:**

£1,000 excess for Subsidence Landslip and Heave.  
£100 excess for each and every loss in respect of malicious persons, storm or flood, escape of water etc. and falling trees or branches only.

**EXTENSIONS/  
EXCLUSIONS:**

As per policy supplied to Harlow Council available on request.

**IN THE EVENT OF A CLAIM REQUIRING EMERGENCY ACTION OUTSIDE OF NORMAL WORKING HOURS PLEASE CALL 0344 856 2032.**