

## DEMANDS & NEEDS STATEMENT

Ross & Liddell Ltd  
60 St. Enoch Square  
Glasgow  
G1 4AW

Other offices:-  
25 Gauze Street, Paisley, PA1 1ES  
6 Clifton Terrace, Edinburgh, EH12 5DR  
Unit 19, City Quay, Camperdown Road, Dundee, DD1 3JA

The following products allow you to choose the level of insurance cover from a range of options. Your insurance certificate & accounting invoices show the cover you have either selected or is required in connection with the management/maintenance of your property. The options selected will depend upon your personal circumstances such as the Title Deed(s) of your property, any requirements you may need to comply with the decisions of the co-proprietors of the property, and the risks associated with the insured property. You should check your Insurance documents carefully to ensure you have the required cover. The covers listed below meet the demands and needs of those wishing to benefit from the protection detailed below. Please note that full details of these covers can be found in the policy document.

### **BUILDINGS COVER**

The options include Comprehensive, All Risks and Fire, Storm & Tempest depending on the property risk insured. Terrorism cover is also available.

### **CONTENTS COVER**

All contents policies are on a new for old basis, however a reduction is made for wear and tear on certain items. There is an option for both standard and accidental damage cover with a further choice of cover for Legal Expenses.

### **PROPERTY OWNERS/EMPLOYERS LIABILITY**

Property Owners Liability is in respect of legal liability for accidental injury (including death and disease) or accidental damage to material property. Employers Liability is in respect of accidental injury caused during the Period of Insurance to any Employee.

### **LOSS OF RENT**

This policy covers you whilst your property is uninhabitable due to an insured peril.

### **PLATE GLASS**

This policy covers you if damage has occurred to fixed glass within your commercial premises.

### **LIFT/ENGINEERING INSURANCE**

This policy covers lifts/equipment for which you as owners are responsible.

### **LANDLORDS/TENANTS PROTECTION**

This policy is designed to provide specialist cover for landlords/tenants of rented/residential property.



### **BUILDINGS SUM INSURED**

If you require guidance on the correct sum insured we suggest that you instruct a professional valuation to be carried out. The cost of this, however, would be incurred by yourself. The sum insured should represent the full rebuilding cost of your property as new, including professional fees, removal of debris costs etc. It is the insured's responsibility to ensure that this amount represents the rebuilding cost of the property and we strongly recommend that you review your sum insured on a regular basis and make any necessary adjustments.

### **OTHER INSURANCES**

If you require guidance on any other insurance products we provide such as Lift, Contents or Loss of Rent insurances, please contact our Insurance Department on 0141 221 9266. These options are all available to you and we would be happy to provide a quote subject to the policy terms and conditions being complied with.