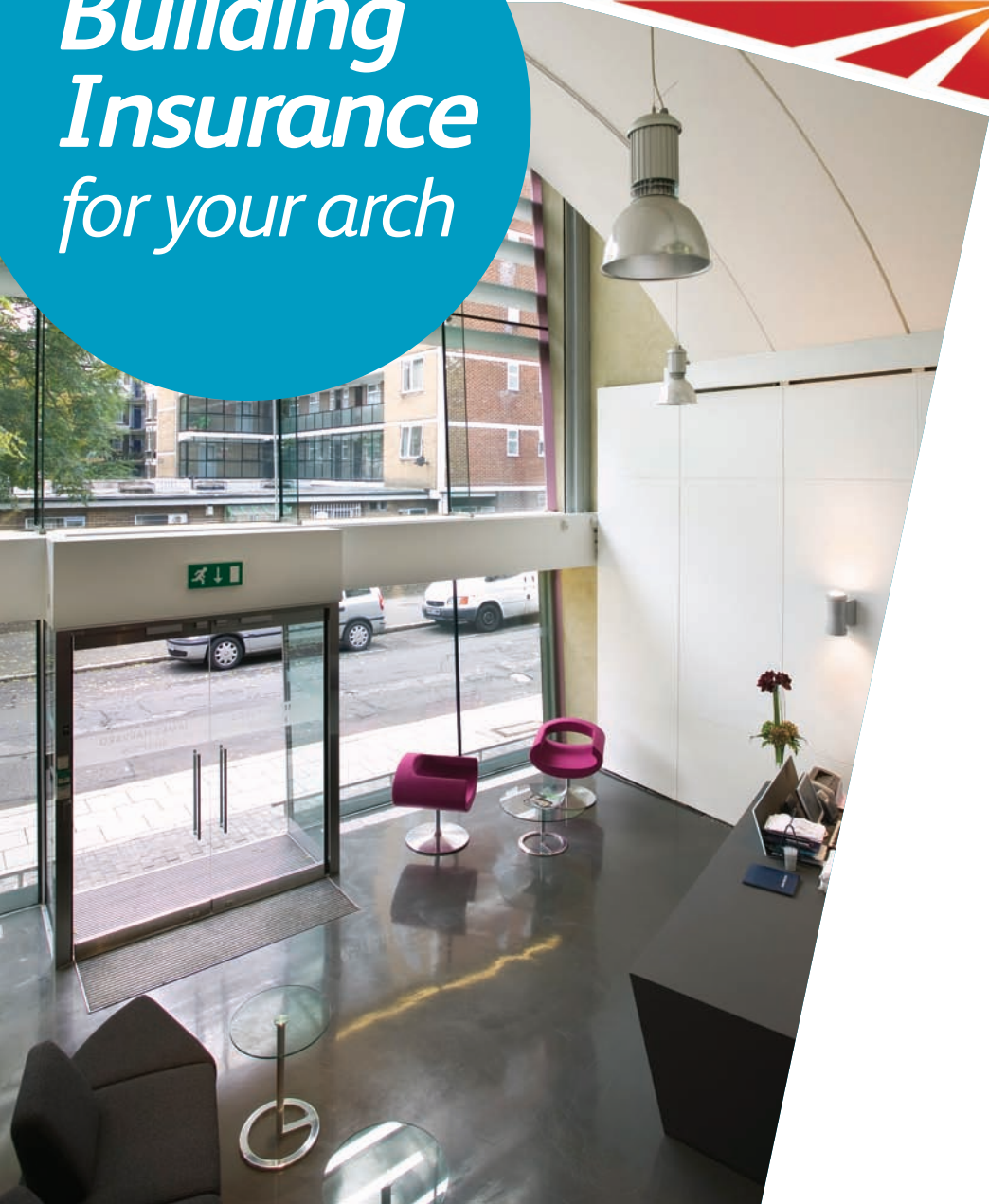


*Building
Insurance
for your arch*

NetworkRail



Insurance

Arch insurance from QBE Insurance (Europe) Limited

By law, business owners must have adequate insurance. Our arch insurance gives you tailor-made cover, due to the unusual nature of our arch premises.

The scheme

We have arranged competitive arch insurance with QBE Insurance (Europe) Limited to provide a wide range of cover. It's specifically designed for arch-based customers to make sure your premises are adequately covered. The policy is competitively priced because we insure our assets through QBE Insurance (Europe) Limited and can offer cheaper premiums to our customers - so the benefits of our national buying power are passed directly on to you.



What it covers

The arch insurance scheme provides comprehensive, regularly updated building cover against the following:

- Fire
- Lightning
- Explosion
- Aircraft
- Earthquake
- Subterranean fire
- Riot
- Civil commotion
- Malicious damage
- Storm
- Flood
(not including percolation of water through arch structure)
- Burst pipes
- Impact
- Subsidence
- Theft *(damage only)*
- Accidental damage
- Terrorism

What's included

The scheme covers repairing the structure around the arch, repairing or replacing the end enclosures, floors or floor slabs, wall linings, all services (gas, water, electricity, waste), buildings and structures, landlord's fixtures and fittings (not trade fixtures), surrounding walls and fences.

It also covers professional fees following damage and expenses for removing rubble, demolition or shoring up.

It doesn't include contents or public liability insurance. This must be arranged by you.

Simple payment

You can combine your arch insurance premium with your rent in one easy payment.

Claims procedure

If you need to claim, report any damage to your portfolio manager or site manager and they'll send you an incident form. You should also tell your local police and British Transport Police in cases of malicious damage, forced break-in, theft, impact from motor vehicles or fire. They'll give you a crime number, which you need to put on the report form.

After you have reported the damage and completed the form, you need to do either of the following;

- You obtain a quote to repair damage.
- We agree your quote.
- You do the work and we send you the money less the excess.

Or

- We arrange for a local surveyor to visit and confirm damage you have reported.
- We tell you if we are able to repair.
- We do the work and send you the bill for the excess.

For claims of over £10,000, a loss adjuster will be appointed to take your claim forward.

Insuring non-arch properties

You must insure any building to the full replacement value from the date your agreement starts. Our interest as freeholder must be noted on the policy.