Date: 4 January 2016 17:35

To: judith@judithandadrian.me.uk

DH

Good afternoon,

Further to our discussion earlier today, I would like to advise of the position regarding storm cover under your policy as follows:

- i) Currently there is no cover under your policy in respect of the polytunnel valued at around £3,000. Your policy can be extended to include cover for this item, however storm cover would be automatically excluded for this item (as it would be for a marquee etc).
- ii) Storm cover is automatic under your policy in respect of damage to insured property. This would include the cost for the removal of a fallen tree to repair the damage for example.
- iii) If a tree on your land was to be blown down in a storm causing damage to third party property, or causing an obstruction or nuisance (such as lying across a pathway or road) this would be covered under the Public Liability section of your policy. This would include cover for the cost of removal of the tree.

I trust that this information is of assistance to you. However please do let me know if any further information is required.

Thank you,

David.

David Hutchinson Dip CII

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