



PROPERTY OWNERS' INSURANCE POLICY SCHEDULE

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Insured	Valley Park (Dovercourt) Management Company Limited		
Policy Number	CY854012	Schedule Number	54930690
Effective Date	20/08/2023	Renewal Date	20/08/2024
Business Description	Property Owner		
Premises	20-64 & 66-80 (Evens) Stour Close Harwich Essex CO12 4TL United Kingdom		
Occupancy	Communal Drainage System		
Additional Interests			
Section A – Material Damage		Section B1 – Business Interruption	
Item 1: Buildings Sum Insured	£150,281	Item1: Rent Receivable Sum Insured	£0
Buildings Declared Value	(£111,319)	Maximum Indemnity Period	Not Applicable
Item 2: Landlords' Contents Sum Insured	Not Insured		
Section B2 - BOOK DEBTS Sum Insured	£50,000	Section C – Property Owners' Liability	
		Limit of Liability	£10,000,000
		Section D – Employers' Liability	
		Limit of Liability	Not Insured
Terrorism Cover	Not Operative		
Annual Premium:	£540.66		
Terrorism Premium	£0.00		
Insurance Premium Tax	£64.88		
Total Amount Payable	£605.54		
Covers Operative (Material Damage and Business Interruption)	Fire, Lightning, Theft, Explosion, Aircraft, Riot and Malicious Persons, Earthquake, Subterranean Fire, Storm and Flood, Escape of Water or Fuel Oil, Sprinkler Leakage, Impact, Subsidence and All Other Damage		
<u>Peril</u>	<u>Excess</u>		
Fire	£0		
Theft	£500		
Explosion	£0		
Aircraft	£0		
Riot	£0		
Riot and Malicious Persons (not acting on behalf or in connection with any political organisation)	£500		
Earthquake	£0		

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Subterranean Fire	£0
Storm and Flood	£500
Escape of Water/Fuel Oil	£500
Sprinkler Leakage	£500
Impact	£500
Subsidence	£1,000
All Other Damage	£500

ENDORSEMENTS

R4 Persons Lawfully on the Premises

The above clause within the policy is deleted and replaced as follows:

In respect of Residential Premises or residential portions of a Commercial Premises DAMAGE or CONSEQUENTIAL LOSS resulting from the Cover of:- Theft

Caused or perpetrated by persons lawfully on the Premises is excluded.

Damage caused by such persons in respect of the Cover of:-

Riot and Malicious Damage

is provided subject to the Insured being responsible for the first £500 of any one claim. It is a condition precedent to any liability of the Insurers to make payment under this Policy that the Insured have:

- Carried out a comprehensive internal and external survey of the premises at least every 6 months prior to the DAMAGE and maintained a written log of such inspections
- Obtained written references for the tenant prior to the letting proceeding.

Sink Hole Coverage Extension

In the event of any damage to land at the premises, where such damage has not occurred to the buildings, caused by the sudden and unexpected opening up of a depression or hole in the ground following the collapse of the surface layer but excluding damage:

- arising from the movement of made up ground or fill material
- arising from fracking activities
- arising from ongoing subterranean human activity
- arising from construction activities at the premises
- predating or in evidence at the start of the period of insurance

The insurers will pay costs and expenses under this extension to rectify such damage but not exceeding more than £25,000 for any one claim.

Revised Unoccupancy Conditions.



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3 Unoccupied Buildings under the Conditions applicable to Sections A, B1 and B2 is restated as follows:

In respect of any Residential Building that is wholly Unoccupied or where any Commercial Building, or commercial portions, is wholly or partly Unoccupied:

- a) the Excess applicable in respect of DAMAGE caused by Malicious Persons, Storm, Flood, Escape of Water or Fuel Oil, Sprinkler Leakage or Theft if insured will be £500 or the Excess stated in the Schedule or Folio whichever is the higher
- b) it is a condition precedent to any liability of the Insurers to make payment under this Policy for DAMAGE occurring 14 days or more from the date the Insured became aware of the unoccupancy that at the happening of the DAMAGE:
 - i) the Insured has previously notified the Insurers of the unoccupancy; and
 - ii) all gas and electrical services within the Unoccupied area except electrical circuits required to maintain any fire or intruder alarm system have been isolated; and
 - iii) the water system to the Unoccupied portion of the building is either isolated and completely drained or its central heating systems have been set at a minimum temperature of 5 degrees Celsius during the period 1st October to 1st April each year; and
 - iv) where sprinkler systems are installed and water supplies must be maintained heating is being maintained at a minimum temperature of 5 degrees Celsius; and
 - v) the letter box and other unprotected apertures to the Unoccupied portion of the building have been permanently sealed; and
 - vi) all combustible contents and waste from within the Unoccupied portion of the building and yard areas belonging to it have been removed; and
 - vii) the Unoccupied portion of the building has been secured against unlawful entry by closing and locking its doors and windows and setting all its security and alarm systems; and
 - viii) the Unoccupied portion of the building is subject to a programme of comprehensive internal and external inspections undertaken by an authorised representative of the Insured to ensure continuing compliance with the other terms of this condition. Inspections to commence within the initial 14 days following the Insured becoming aware the property is Unoccupied and to continue at intervals not exceeding 7 days thereafter. Inspection results are to be recorded and retained at a separate location during the period of unoccupancy; and
 - ix) any new accumulations of combustible materials including but not limited to junk mail found during such inspections are immediately removed; and
 - x) that the Insured has notified the Insurers within 7 days in the event of damage or unauthorised entry to the Unoccupied area becoming evident or known to the Insured or their authorised representative.

Unoccupancy Conditions 3B, 3C are deleted and of no effective.

Trees, subject to standard policy terms, conditions and limitations.



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POLICY CLAUSES, SUPPLEMENTARY CONDITIONS AND EXTENSIONS:

Material Damage	Operative
Index Linking	Yes
Inflation Protection – Day One Basis'	Yes
Under Special Condition V (b) the % of the Declared Value is 104.0%	Yes
European Community and Public Authorities'	
85% Reinstatement Conditions	Yes
Business Interruption	Operative
Prevention of Access	Yes
Public Utilities	Yes

Notification of unoccupancy or a variation in the risk must be made immediately in writing to: Arthur J Gallagher Insurance Brokers, 3rd Floor Metro House, Northgate, Chichester PO19 1BE

Claims Notification:

In the event of any damage insured by this policy full details must be provided promptly to the above. If damage is caused by Riot, Civil Commotion or Malicious Damage then notification must be made within seven days. Otherwise, notification should be made within thirty days.

PLEASE REFER TO THE POLICY WORDING (FORM REFERENCE ZCYP1AA.19PI1/G) FOR FULL DETAILS

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POLICY LIMITS

SCHEDULE OF LIMITS

Item

DEFINITIONS

Buildings - Landlords Contents - Limit £100,000

BUSINESS INTERRUPTION EXTENSIONS

Rent Receivable Accelerated Reinstatement Costs - Limit £100,000

1 - Action of Competent Authorities - Limit £ 250,000

2 - Anchor Tenant- Limit £ 250,000

3 - Legionellosis - Limit £250,000 and cleaning costs - Limit £50,000

4 - Loss of Attraction - Limit £ 250,000

5 - Managing Agents - Limit £1,000,000

6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £ 250,000

7 - Unlawful Occupation - Limit £50,000

COVERS

10 - Storm and Flood - Water table - Limit £ 100,000

CLAUSES APPLICABLE TO SECTIONS A, B1 and B2

GENERAL CLAUSES

G2 - Archaeological Discoveries- Limit £ 100,000

G4 - Business Rates- Limit £25,000 any one loss and £100,000 in any one Period of Insurance

G8 - Dilapidation - Limit £ 10,000

G10 - Eviction of Squatters - Limit £50,000

G11 - Exhibition Equipment - Limit £25,000

G13 - Fly Tipping - Limit £25,000 subject to a £1,000 Excess

G16 - Landscaped Gardens - Limit £100,000 subject to a £1,000 Excess

G17 - Loss Minimisation and Prevention Expenditure - Limit £50,000

G18 - Loss of Market Value - Limit £ 250,000

G21 - Personal Possessions - Limit £500

G22 - Public Relations Expenses - Limit £ 10,000

G23 - Reinstatement to Match - Limit £100,000

G25 - Replacement of Keys and Resetting of Digital Locks - Limit £25,000

G26 - Trace and Access - Limit £150,000

G27 - Tree Felling or Lopping - Limit £10,000 any one loss and £25,000 in any one Period of Insurance

G28 - Tree Removal - Limit £10,000 any one loss and £25,000 in any one Period of Insurance

G29 - Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications - Limit £50,000

G42 - Loss of Licence - NOT OPERATIVE

G43 - Money and Personal Accident (Malicious Attack) – £2,000

G44 - Munitions of War - NOT OPERATIVE

ADAPTATION CLAUSES

A1 - Energy Performance and Sustainable Buildings - Limit £125,000

A3

- A) Storm and Flood - Resilience - NOT OPERATIVE

- B) Storm and Flood - Protection - NOT OPERATIVE

- C) Incombustible Reinstatement - NOT OPERATIVE

CONTINGENT COVER CLAUSES

C2 - Bailor's Goods - Limit £75,000

C3 - Diminution in Value - Limit £250,000

C4 - Other Premises - Limit £10,000

C5 - Privity of Contract - Limit £2,500,000

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C6 - Temporary Removal - Limit £1,000,000
C8 - Automatic cover from Exchange - Limit £2,500,000
C9 - Capital Additions - £5,000,000
C10 - Failure of Third Party Insurances - Limit £5,000,000
C11 - Inadvertent Omission to Insure - Limit £5,000,000
C12 - Newly Acquired Buildings - Limit £2,500,000

CONTRACT WORKS CLAUSES

CW1 - Contract All Risks - Limit £750,000
CW2 - Contractors' Interest - Limit £500,000

INTERESTED PARTY CLAUSES

I7 - Cancellation - Lender's Interest - NOT OPERATIVE
I8 - Composite Insured (Non Vitiating) - NOT OPERATIVE
I9 - First Loss Payee - NOT OPERATIVE
I10 - Managing Agents – OPERATIVE

LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies - Limit £100,000

RESIDENTIAL BUILDINGS CLAUSES

R1 - Alternative Accommodation and Loss of Rent - Limit 30%
R2 - Removal of Nests - Limit £5,000

EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2

3 - Land - Limit £50,000

SECTION C - PROPERTY OWNERS LIABILITY

4 - Property Damage - Uninsured amount £250
5 - Court Attendance Costs
- any director or partner of the Insured - £250
- any Employee - £100
14 - Legionella - Limit £1,000,000
15 - Libel and Slander - Limit £250,000
19 - Financial Loss - NOT OPERATIVE
20 - Managing Agent - OPERATIVE

SECTION D - EMPLOYERS' LIABILITY

Extension 2 - Court Attendance Costs
- any director or partner of the Insured - £250
- any Employee - £100
Exclusion 2 - Terrorism Restriction - Limit £5,000,000