



MASTER SCHEDULE

Policy Details			Policy No.:	006465011
Insurer: U K Insurance Limited trading as NIG and/or such other authorised Insurer as U K Insurance Limited may contract to underwrite any part of this Policy.				
Insurance Broker: PRM DAULBY READ LIMITED - CHESTER				
Insured: Shipgate Management Company Limited				
Business Description: Property Management Company				
Period of Insurance:		10 April 2021	to	09 April 2022
Renewal Date:		10 April 2022		
Endorsements: Certain specific endorsements may apply, as shown on individual Locations, those applicable to the whole policy are shown overleaf.				

Reason for Endorsement	
Reason: New Business	

Location Details	
Risk Locations: Various premises more specifically described in the individual Locations.	
Number of Locations included in this Policy at inception / Renewal:	1

Section 1 - Property Damage			
Basis of Settlement: See individual Tenant's Certificates		Total Buildings Sum Insured:	£3,716,743
		Total Buildings Declared Value:	£3,231,951
Extension W		Total Contents Sum Insured:	£13,274
Incombustible Reinstatement Limit:	£1,000,000	Total Contents Declared Value:	£11,543
Cover and Excesses Applicable:			
(These may vary for individual Locations)			
		Fire, Explosion, Lightning and Aircraft:	£0
		Earthquake:	£0
		Riot and civil commotion:	£0
		Malicious Damage:	£350
		Storm:	£350
		Flood:	£350
		Escape of water or oil:	£500
		Impact:	£350
		Escape of water from any automatic sprinkler system:	£350
		Theft or attempted theft:	£350
		Subsidence, Landslip and/or Ground Heave:	£1,000
		Accidental breakage of or Damage to fixed glass or sanitary ware:	£350
		Any other Accident:	£350

Section 2 - Loss of Income			
Total Rent Sum Insured (Commercial):		£120,000	Maximum Indemnity Period 24 months
Total Rent/Alternative Accommodation Sum Insured (Residential):		£1,237,675	Total Advanced Rent Sum Insured: £0
Total Estimated Gross Revenue Sum Insured:		£0	
		Excess Applicable:	Nil
These details may vary on individual Locations			

Section 3 - Terrorism		Terrorism Policy No.:	N/A
This Section is Not Operative			

Section 4 - Property Owners' Liability			
		Limit of Indemnity:	Excesses Applicable:
This Section is Operative		£ 5,000,000	Occurrence 1 - Accidental Bodily Injury £ -
			Occurrence 2 - Damage to Property £ 100
			Occurrence 3 - Obstruction, trespass etc. £ -
			Occurrence 4 - Wrongful arrest etc. £ -
Legal Liability for Damage to any premises (including their fixtures and fittings) leased, rented or hired to the Insured			£ 300
		Limit of Indemnity:	Excesses Applicable:
Section 4 (a) - Legionellosis is Not Operative			
Section 4 (b) - Financial Loss is Not Operative			

Section 5 - Employers' Liability

This Section is **Not Operative**

Section 6 - Engineering Breakdown

This Section is **Operative** **Excesses Applicable:** Nil

Section 7 - Legal Expenses

This Section is **Operative**

Extension J - Commercial **Not Operative**
and Residential Leased or Let Property

Endorsements

AA10P Survey and Requirements Condition

It is a condition precedent to the Company's liability that:
1 if required by the Company, the Company will conduct a survey within 80 days (unless advised otherwise) of either: a inception; b prior to or post renewal; or c the date the Company confirm cover in respect of a mid term alteration.
2 the Insured will: a supply an appropriate contact name, contact telephone number and email address (where appropriate) to facilitate the survey; b co-operate fully with the Company during the visit on the agreed date(s); and c implement any risk improvement requirements set out in a risk improvement report forwarded after survey to the Insured by the Company, within the timescales specified therein.

The Company reserves the right to amend terms, premium and conditions of this Policy or withdraw cover under this Policy if the Insured fails to comply with any of the above.
If the Company exercise any of the above options the Company will advise the Insured in writing confirming the action being taken.

Vacant or Disused Locations

It is a condition precedent to the liability of the company that in respect of Loactions which are Vacant or Disused the Insured shall:

a) inspect the location at least every 14 days

b) take all reasonable precautions for the safety of the Loactions insured including the security of all doors and windows and other means of entry and the sealing of all letter boxes and imilar openings to prevent ignitable materials accelerants or similar materials being introduced into the Buildings;

c) remove all unfixed combustible materials either within or outside in the vicinity of the Buildings from the location; and

d) for the period of 1st October until 31st March inclusive any central heating within the Buildings to be fully drained down or kept on for at least 2 hours during the morning and night hour.

The following additional General Definition is hereby added;

Vacant or Disused

Any location or part thereof that is unfurnished, untenanted, unoccupied or no longer in active use for a period of more than 90 days.

The Company shall not be liable for the first £1000 of each and every claim for Damage caused by any of the perils.

All claims or series of claims, arising out of any one original cause will be treated as one claim.

Indemnity to Managing Agent

Under Section 4: Property Owners Liability, the company will at the request of the Insured indemnify a managing agent whilst acting in their capacity as managing agent on the Insured's behalf.
Provided that:

- a) the Company shall retain sole conduct and control of any claim: and
- b) the managing agent shall observe, fulfil and be subject to the terms, conditions and limits of this Section in so far as they can apply.

The following Financial Interested Party is noted under this Insurance as owners;

1 - The Abbey, 2 Triton Square, Regent's Place, London, NW1 3AN

3 - Coventry Building Society, Oakfield House, Binley Business Park, Coventry CV1 5QN

5 - Mortgage Express

7 - Nationwide Building Society, Nationwide House, Pipers Way, Swindon. SN38 1NW

Flat 7 - Natwest PLC, 135 Bishopsgate, London EC2M 3UR

Flat 9 - Nat West, Account Number 74490934

The following Interested Party is noted under this Insurance as owners;

1 - Louise Artess

2 - Trailwalk Ltd (C Gino Paletta)

3 - Walter C & CP Vick

4 - Alice MM Wakefield

5 - David J Wilkes

6 - David L & JM Claymore

7 - Ms Sarah Copley-Hirst

8 - Mrs Tracey Major

9a - Mr Steven Walsh

9b - Alun WG & E James, Glan Y Mor, Lon Isallt

9C - Charles Ingham

10 - Mr D and Mrs J Young

11 - Stephen C Daniels

Flat 3 - Sarah Janion

Flat 5 - AJ Hughes Flat

7 - Mr & Mrs Donal Farrell

Flat 9 - Ian McLeod

Premium Breakdown

	Annual Premium (excluding IPT)	Pro-Rata Premium (excluding IPT)	Insurance Premium Tax (IPT)	Pro-Rata Premium (including IPT)
Location Premium (exc. Terrorism):	£4,609.25	£4,609.25	£553.11	£5,162.36
Legal Expenses Additional Cover:	Included in Location Premium above			
Terrorism:	N/A	N/A	N/A	N/A
Total Premium Due:	£4,609.25	£4,609.25	£553.11	£5,162.36
Subject to the Terms, Conditions, Exclusions and Premium payment arrangements of the Policy				
Contact Details				
NIG 17 Quay Street, Manchester Greater Manchester M3 3HN			Date Issued: 23 April 2021	

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.