

# **APPENDIX 04**

**INSURANCE  
SCHEDULES/CERTIFICATES  
- VARIOUS -**



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** Fernwood  
Balderton  
Newark  
Nottinghamshire  
NG24 3FD

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £100,001

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £7.00  
**INSURANCE PREMIUM TAX:** £0.42  
**TOTAL PREMIUM:** £7.42



**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04



**ZURICH**

Scheme Number: 39209

## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2731783

This is to certify that Estates Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : Fernwood  
Balderton  
Newark  
Nottinghamshire  
NG24 3FD

### Sums Insured (including index-linking)

Estate property as defined under the description of buildings in the policy wording:	£100,001
Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below
Employers Liability:	£10,000,000
Contents of Common Parts:	£ Nil
Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£500	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007

You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.

Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

<b>Buildings:</b>	<b>£1,100.00</b>	<b>Tax (IPT):</b>	<b>£66.00</b>
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**Total Premium: £1,166.00**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.

Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** 58-66 (Evens) Goldstraw Lane  
Balderton  
Newark  
Nottinghamshire  
NG24 3FD

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £406,700

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £28.47  
**INSURANCE PREMIUM TAX:** £1.71  
**TOTAL PREMIUM:** £30.18



**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04

Sec Code: 15  
Scheme Number: 39209  
Schedule Number: 3K



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730260

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 58-66 (Evens) Goldstraw Lane  
Balderton  
Newark  
Nottinghamshire  
NG24 3FD

### Sums Insured (including index-linking)

Buildings:	£406,700	Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below	Contents of Common Parts:	£10,168
Employers Liability:	£10,000,000	Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007

You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.

Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

Buildings:	£386.37	Tax (IPT):	£23.18
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**Total Premium: £409.55**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR

Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.

Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY** 2-12 (Evans) Rubys Walk  
**INSURED:** Balderton  
 Newark  
 Nottinghamshire  
 NG24 3FZ

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £751,540

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

<b>PREMIUM :</b>	<b>£52.61</b>
<b>INSURANCE PREMIUM TAX:</b>	<b>£3.16</b>
<b>TOTAL PREMIUM:</b>	<b>£55.77</b>





**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04

Sec Code: 14  
Scheme Number: 39209  
Schedule Number: 4Q



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730640

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 2-12 (Evens) Rubys Walk  
Balderton  
Newark  
Nottinghamshire  
NG24 3FZ

### Sums Insured (including index-linking)

Buildings:	£751,540	Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below	Contents of Common Parts:	£18,789
Employers Liability:	£10,000,000	Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007

You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.

Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

<b>Buildings:</b>	<b>£713.96</b>	<b>Tax (IPT):</b>	<b>£42.84</b>
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**Total Premium: £756.80**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.

Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** 1-11 15-31 (Odds) Youngs Avenue  
Balderton  
Newark  
Nottinghamshire  
NG24 3FG

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £1,882,142

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £131.75  
**INSURANCE PREMIUM TAX:** £7.91  
**TOTAL PREMIUM:** £139.66



**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04

Sec Code: 13  
 Scheme Number: 39209  
 Schedule Number: 4D



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730222

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 1-11 15-31 (Odds) Youngs Avenue  
 Balderton  
 Newark  
 Nottinghamshire  
 NG24 3FG

### Sums Insured (including index-linking)

Buildings:	£1,882,142	Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below	Contents of Common Parts:	£47,054
Employers Liability:	£10,000,000	Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007  
 You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.  
 Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

<b>Buildings:</b>	<b>£1,788.03</b>	<b>Tax (IPT):</b>	<b>£107.28</b>
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**Total Premium: £1,895.31**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
 Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.  
 Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** 68-96 (Evens) Goldstraw Lane  
Balderton  
Newark  
Nottinghamshire  
NG24 3FD

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £1,961,113

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £137.28  
**INSURANCE PREMIUM TAX:** £8.24  
**TOTAL PREMIUM:** £145.52



**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04

Sec Code: 8  
Scheme Number: 39209  
Schedule Number: 4L



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730259

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 68-96 (Evans) Goldstraw Lane  
Balderton  
Newark  
Nottinghamshire  
NG24 3FD

### Sums Insured (including index-linking)

Buildings:	£1,961,113	Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below	Contents of Common Parts:	£49,028
Employers Liability:	£10,000,000	Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007

You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.

Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

<b>Buildings:</b>	<b>£1,863.06</b>	<b>Tax (IPT):</b>	<b>£111.78</b>
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**Total Premium: £1,974.84**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.

Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ





**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** 1-11 (Odds) Rubys Walk  
Balderton  
Newark  
Nottinghamshire  
NG24 3FA

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £750,224

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £52.52  
**INSURANCE PREMIUM TAX:** £3.15  
**TOTAL PREMIUM:** £55.67



CONDITIONS:

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04

Sec Code: 7  
 Scheme Number: 39209  
 Schedule Number: 4P



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730255

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 1-11 (Odds) Rubys Walk  
 Balderton  
 Newark  
 Nottinghamshire  
 NG24 3FA

### Sums Insured (including index-linking)

Buildings: £750,224	Landlord's Contents: £ Nil
Loss of Rent: £ Refer to Endorsements below	Contents of Common Parts: £18,756
Employers Liability: £10,000,000	Property Owners' Liability: £15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007  
 You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.  
 Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

Buildings: £712.71	Tax (IPT): £42.76
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**Total Premium: £755.47**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
 Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.  
 Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** 33-43 (Odds) Youngs Avenue  
Balderton  
Newark  
Nottinghamshire  
NG24 3FG

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £805,504

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £56.39  
**INSURANCE PREMIUM TAX:** £3.38  
**TOTAL PREMIUM:** £59.77



**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

# APPENDIX 04

Sec Code: 5  
 Scheme Number: 39209  
 Schedule Number: 4E



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730639

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 33-43 (Odds) Youngs Avenue  
 Balderton  
 Newark  
 Nottinghamshire  
 NG24 3FG

### Sums Insured (including index-linking)

Buildings:	£805,504	Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below	Contents of Common Parts:	£20,138
Employers Liability:	£10,000,000	Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007  
 You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.  
 Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

<b>Buildings:</b>	<b>£765.23</b>	<b>Tax (IPT):</b>	<b>£45.91</b>
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**Total Premium: £811.14**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
 Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.

Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)



**TERRORISM SCHEDULE**

**INSURED:** Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

**INSURER:** Lloyd's of London

**LOCATION OF PROPERTY INSURED:** 24-46 (Evens) Goldstraw Lane  
Balderton  
Newark  
Nottinghamshire  
NG24 3FF

**INTEREST:** This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)

Subject to the exclusions, limits and conditions hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage, as herein defined, occurring during the period of this Policy as stated in the Schedule attaching to and forming part thereof (herein referred to as the "Schedule").

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**PERIOD OF POLICY:** 01/07/2013 to 30/06/2014

**SUM INSURED:** £1,539,933

**ALTERNATIVE ACCOMMODATION SUM INSURED:** Maximum 45% of Sum Insured

**PREMIUM :** £107.80  
**INSURANCE PREMIUM TAX:** £6.47  
**TOTAL PREMIUM:** £114.27



**CONDITIONS:**

As per policy form but including:

Reinstatement of Sum Insured "Post Loss" basis as attached

Policy Condition 22 Cancellation is deleted and replaced with the following Cancellation Clause:

This Policy may be cancelled at any time at the request of the Insured in writing to the Broker who effected the insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining a minimum 6 months' earned premium.

This Policy may be cancelled by or on behalf of the Underwriters by delivery to the Insured or by mailing to the Assured or the Broker by registered, certified or other first class mail, at the Assured's address as shown in this Policy, written notice stating when, not less than 30 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice and the Underwriters shall have no further liability under this Policy

If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the Premium hereon calculated on a proportional basis for the period between the effective date of this Policy and the effective date of termination hereunder.

Policy Condition 30 Service of Suit Clause is hereby deleted

Policy Condition 31 Non-USA Legal Service is hereby deleted

Notwithstanding anything contained within the Business Interruption Extension attaching to Physical Loss or Physical Damage Wording LMA3030 it is understood and agreed that the Property Damage declared values incorporate an amount not exceeding 45% in respect of Loss of Rent and that the period shown in b) eighteen (18) calendar months is hereby deleted, provided always that Underwriters are not liable for more than the declared values.

Schedule A attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached

Schedule B attaching to Catlin NCBR Terrorism Insurance Property Damage Insurance Policy Wording as attached



# APPENDIX 04

Sec Code: 3  
Scheme Number: 39209  
Schedule Number: 4I



## CERTIFICATE OF INSURANCE FOR POLICY CD602216/2730262

This is to certify that Buildings Insurance is in force as follows:-

**Insured** : Any freehold owning company within the Peverel Group of Companies and any freeholders, management companies, commonhold associations and head leasehold owning companies with an insurable interest in the insured property and any owners of property in Scotland for whom the Peverel Group of Companies has instructions to arrange Insurance and the lessees where they are required to be joint insured under the terms of the lease

*This policy notes the interest held by all parties including the Lessee(s), Lessor(s), Owner(s) and Mortgagee(s)*

**Period of Cover** : 01/07/2013 to 30/06/2014

**Risk Address** : 24-46 (Evens) Goldstraw Lane  
Balderton  
Newark  
Nottinghamshire  
NG24 3FF

### Sums Insured (including index-linking)

Buildings:	£1,539,933	Landlord's Contents:	£ Nil
Loss of Rent:	£ Refer to Endorsements below	Contents of Common Parts:	£38,498
Employers Liability:	£10,000,000	Property Owners' Liability:	£15,000,000

### POLICY DEDUCTIBLES (EXCESS AND FRANCHISES):

Subsidence	£500	(Excess)
Storm, Flood and Water Damage	£500	(Excess)
All other claims	£250	(Excess)

### ENDORSEMENTS/EXPRESSED WARRANTIES:

Applicable Wording: DPEVOM07-2007

You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.

Reasonable costs of Alternative Accommodation/ Loss of Rent up to 45% of the building sum insured are covered up to 36 months.

### Premium Details

<b>Buildings:</b>	<b>£1,462.94</b>	<b>Tax (IPT):</b>	<b>£87.78</b>
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**Total Premium: £1,550.72**

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook May 2005 Edition) for, the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fee, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting - upon confirmation. Subject to policy terms and conditions.

**In the event of a claim please contact Oval Insurance Brokers on 0845 872 5729**

Registered Office: Oval Insurance Broking, 9 South Parade, Wakefield WF1 1LR  
Oval Insurance Broking Limited is authorised and regulated by the Financial Conduct Authority (Reference No: 303041)

**For any other queries and a full policy wording please contact Kingsborough Insurance Services Limited.**

Kingsborough Insurance Services Limited, Queensway House, 11 Queensway, New Milton, Hants BH25 5NR.

Tel: 01425 632341 or e-mail: group.kisl@kingsborough.co.uk

Kingsborough Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Reference No: 308484)

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch Registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 1JZ