

## Schedule of Cover

# Terrorism & Sabotage Insurance

Insured	F.D.I Freeholds Ltd c/o Xenia Estates Services Ltd (Rede House) Xenia Estates, Marsland House, Marsland Road, Sale, M33 3AQ
Policy Reference	TSP022448802
Period of Insurance	00:00 on 31 August 2024 to 24:00 on 30 August 2025 local time at the Insured's address, as above
Effective From	This schedule is effective from 00:00 on 31 August 2024
Broker	Brown & Brown Insurance Brokers Ltd t/as Inspire Risk Management Webster Court, Warrington, WA5 8WD
Issued By	NMU, on behalf of certain Underwriters at Lloyds, pursuant to Binding Authority Agreement number B1097 ABI 24 1017
Enquiries To	NMU Union, 2-10 Albert Square, Manchester, M2 6LW 0161 236 3380
Date of Issue	05 September 2024
Important Notice	<p>You are reminded that the Insurance Act 2015 requires you to make a fair presentation of the risk to us. Together with the limits and sums insured that you have requested, the Underwriting Information shown in this schedule has been used by us in deciding whether to insure you and in determining the Premium and the Terms and Conditions of cover.</p> <p>If any of the information is incorrect, or if any of the figures are inaccurate, or if this insurance does not meet your needs in any way, please contact your insurance broker immediately. Similarly, if you need to make any other changes now or in the future, please contact your insurance broker.</p>
	<p>NMU is a trading name of Munich Re Specialty Insurance (UK) Ltd, registered in England no. 01262636, Union, 2-10 Albert Square, Manchester, M2 6LW. Authorised and regulated by the Financial Conduct Authority (FRN 310539).</p>

Schedule of Cover  
**Terrorism & Sabotage Insurance**  
 Policy Coverage

Property Insured	Buildings and contents at Locations Insured for which values have been declared to and agreed by Underwriters						
Overall Policy Limit of Liability	Subject to a Limit of Liability of GBP 48,981,079 any one Occurrence and in total during the Period of Insurance						
Material Damage Limits of Liability	The Limits of Liability specified in the Sums Insured and Limits of Liability section below						
Rental Income & Alternative Accommodation Limits of Liability	<p>The Limits of Liability specified in the Sums Insured and Limits of Liability section below subject to</p> <p>A combined sublimit for Rental Income &amp; Alternative Accommodation losses arising from Denial of Access or Failure of Utilities</p> <p>You are reminded that your Rental Income &amp; Alternative Accommodation sum(s) insured should be adequate for the indemnity period(s) requested. If you need to amend any of these figures, please contact your insurance broker</p>						
Denial of Access and/or Failure of Utilities Combined Sublimit	<p>Limited to</p> <ul style="list-style-type: none"> <li>• 10% of the total Rental Income &amp; Alternative Accommodation Limit of Liability at any one Location Insured any one Occurrence, or</li> <li>• GBP 1,000,000 any one Occurrence, or</li> <li>• GBP 1,000,000 in total during the Period of Insurance,</li> </ul> <p>whichever is the least</p>						
Deductibles	<table> <tr> <td>Material Damage</td> <td>Nil</td> </tr> <tr> <td>Rental Income &amp; Alternative Accommodation</td> <td>Nil</td> </tr> <tr> <td>Rental Income &amp; Alternative Accommodation arising from Denial of Access or Failure of Utilities</td> <td>The first 48 hours following the Insured Event</td> </tr> </table>	Material Damage	Nil	Rental Income & Alternative Accommodation	Nil	Rental Income & Alternative Accommodation arising from Denial of Access or Failure of Utilities	The first 48 hours following the Insured Event
Material Damage	Nil						
Rental Income & Alternative Accommodation	Nil						
Rental Income & Alternative Accommodation arising from Denial of Access or Failure of Utilities	The first 48 hours following the Insured Event						

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**Terrorism & Sabotage Insurance**  
Policy Coverage

Location Insured	63-75 Rede House, Corporation Road, Middlesbrough, TS1 1LY	
Limits and Sums Insured	Buildings Sum Insured	GBP 37,943,857
	Contents Sum Insured	GBP 50,000
	Rental Income & Alternative Accommodation Limit of Liability	GBP 10,987,221
	Rental Income & Alternative Accommodation Maximum Indemnity Period	36 months

Schedule of Cover  
**Terrorism & Sabotage Insurance**  
Premium and Taxes

Premium	GBP 1,959.24		
Premium Type	In full, non-adjustable		
Taxes Payable by Insured (Administered by Insurers)	United Kingdom	Insurance Premium Tax	GBP 235.11

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**Terrorism & Sabotage Insurance**  
Security

Insurers	75% Argenta Syndicate 2121 at Lloyd's of London 25% Apollo Syndicate 1969 at Lloyd's of London
Several Liability Clause	<p><b>PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY</b></p> <p>The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.</p> <p>The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.</p> <p>In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.</p> <p>Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.</p> <p>LMA5096 (Combined Certificate) 7 March 2008</p>

Schedule of Cover  
**Terrorism & Sabotage Insurance**  
Terms and Conditions

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Cover as per Wording	TER/POL/PRO/01/07/20 (Rev. 3)
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Endorsements

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