

Policy Schedule

To be read in conjunction with the policy document (PI3/ACP)



Broker	C P Walker Management Services	Policy Number	426728/2058100
Policyholder	Gilbert and Hall Limited	Commencement Date	30 Jan 2006
		Expiry Date	27 Jan 2008
		Effective Date	31 Oct 2007
Policyholder's Address	Attenborough House 1 Albion Street Nottingham Nottinghamshire NG9 2PA	Reason for Issue	MTA
		Premium Payable	£2,150.63
		Inclusive of IPT at 5%	£102.41
		Terrorism Premium	Cover Inoperative
		Inclusive of IPT at 5%	
Basis of Cover	Accidental Damage	Policy Excess	
		General Excess	£50.00
No Claims Discount	5%	Subsidence	£1,000.00
Representing	1 Years		

Covers Operative

Section A Material Damage

Please see attached property schedule

Section B1 - Business Interruption (Loss of Rent)

Business Interruption Limit
Period of Indemnity

Liability Cover

Section C Property Owners Liability
Section D Employers Liability

Glass

All fixed external glass

Endorsements Applicable

See the attached endorsement wording

Sum Insured
As property schedule
12 months

Sum Insured
£5,000,000.00
Cover inoperative

Sum Insured
No limit

Date of Issue

This schedule supersedes any schedule previously issued

Friday, 26 October 2007

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Property Protector, 107 High Road, Beeston, Nottingham NG9 2JU
www.propertyprotector.co.uk

Policy Schedule

To be read in conjunction with the policy document



Broker C P Walker Management Services

Policyholder Gilbert and Hall Limited

Policyholder's Address
Attenborough House
1 Albion Street
Nottingham
Nottinghamshire
NG9 2PA

Policy Number 426728/2058100

Commencement Date 30 Jan 2006

Expiry Date 27 Jan 2008

Effective Date 31 Oct 2007

Reason for Issue MTA

Premium Payable £2,150.63

Inclusive of IPT at 5% £102.41

Terrorism Premium Cover Inoperative

Inclusive of IPT at 5%

Property Schedule	Post Code	Buildings	Contents	Lost Rent
Location Address and Tenancy		Sum Insured	Sum Insured	Sum Insured
The Lace Mill, Wollaton Road, Beeston, Nottingham Type of Property: Residential / Flat (Conversion) Occupation / Trade: Professional / Working Tenant	NG9 2PA	£3,198,000.00	£20,000.00	£959,400.00
The Parkes Building & Francis Mill, Wollaton Road, Beeston, Nottingham Type of Property: Residential / Flat (Conversion) / Flats (Purpose Built) Occupation / Trade: Professional / Working Tenant	NG9 2NN	£7,000,000.00	£50,000.00	£2,100,000.00

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Occupation
(for the purposes of this insurance) Property Owner

Property Insured
(as per the attached property schedule)

Statement of Fact

Your insurance is based on the following statements. Any exceptions to this information are noted in the box below.

(1) That neither you or any partner or director have

- (a) been convicted of, charged with or a charge pending, for any criminal offence (other than a motoring offence or a spent conviction under the Rehabilitation of Offenders Act 1974)?
- (b) had a proposal declined, been refused insurance at renewal or had special terms or conditions imposed on insurance covering the risks you are proposing to insure?
- (c) suffered any losses during the last five years which would have constituted a claim under this proposed insurance if it had been in force at the time of the loss?
- (d) held insurance similar to the one that you are now proposing under the current or any previous trading name or interest during the last five years?
- (e) previously traded under any other name?

(2) That the property is

- (a) built of brick, stone or concrete and roofed with slates, tiles or concrete
- (b) in a good state of repair and will be so maintained
- (c) not in an area susceptible to flood or water damage
- (d) free from any sign of damage by subsidence, heave or landslip
- (e) not in an area which has a history of damage by subsidence, heave or landslip

(3) In respect of Legal Expenses and Rent Guarantee Cover only, neither you or any partner or director have

- (a) allowed the number of tenancies of each property be no greater than one
- (b) allowed any current tenants to be in forfeiture of the terms of the lease within the past twelve months.
- (c) allowed any tenancy to be arranged without each tenant/guarantor being adequately referenced by a recognised credit reference company **
(** please refer to the policy wording/key facts information for details of recognised credit reference companies)

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Property Protector is underwritten by Zurich Insurance Company.
Zurich Insurance Company is authorised and regulated by The Financial Services Authority.



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To be read in conjunction with the policy document

Broker C P Walker Management Services

Policyholder Gilbert and Hall Limited

Policyholder's Address
Attenborough House
1 Albion Street
Nottingham
Nottinghamshire
NG9 2PA

Policy Number 426728/2058100

Commencement Date 30 Jan 2006

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Effective Date 31 Oct 2007

Reason for Issue MTA

Premium Payable £2,150.63

Inclusive of IPT at 5% £102.41

Terrorism Premium Cover Inoperative

Inclusive of IPT at 5%

Exceptions to Statement of Fact

1 (c) Fire claim £230,000, demolition contractors

Date of Issue

Friday, 26 October 2007

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Endorsements

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Noting of Additional Interest

The interest of Birmingham Midshires is noted in respect of property situate Apartment 7, The Lace Mill.

Noting of Additional Interest

The interest of Natwest Bank is noted in respect of The Lace Mill.

Noting of Additional Interest

The interest of Chelsea Building Society is noted in respect of property situate Apartment 28, The Lace Mill.

Noting of Additional Interest

The interest of Abbey Plc is noted in respect of property situate Apartment 16, The Lace Building.

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