



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	31 Mar 2009
		Effective Date	17 Apr 2008
Policyholder's Address	Attenborough House 1 Albion Street Nottingham Nottinghamshire NG9 2PA	Reason for Issue	Note interest
		Premium Payable	£0.00
		Inclusive of IPT at 5%	£0.00
		Inclusive of policy fee of	£0.00
		Terrorism Premium	Cover Inoperative
		Inclusive of IPT at 5%	
Basis of Cover	All risks as defined in the policy document	Policy Excess	
		General Excess	£50.00
No Claims Discount	7.5%	Subsidence	£1,000.00
Representing	2 Years		
Covers Operative			
Section A Material Damage			
	Please see attached property schedule		
Section B1 - Business Interruption (Loss of Rent)		Sum Insured	
Business Interruption Limit		As property schedule	
Period of Indemnity		12 months	
Liability Cover		Sum Insured	
Section C Property Owners Liability		£5,000,000	
Section D Employers Liability		Cover inoperative	
Glass		Sum Insured	
All fixed external glass		No limit	
Endorsements Applicable			
	See the attached endorsement wording		

Date of Issue

This schedule supersedes any schedule previously issued

Thursday, 17 April 2008

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

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		Inclusive of IPT at 5%	

Property Schedule

Location Address and Tenancy

Post Code	Buildings	Contents	Lost Rent	Beds	Type	Build
	Sum Insured	Sum Insured	Sum Insured			
NG9 2PA	£ 3,329,118	£20,000	£998,735			Standard
The Lace Mill, Wollaton Road, Beeston, Nottingham Type of Property: Residential / Flats (Purpose Built) / Block Of Flats Occupation / Trade: Professional / Working Tenant						
NG9 2NN	£ 7,000,000	£50,000	£2,100,000			Standard
The Parkes Building & Francis Mill, Wollaton Road, Beeston, Nottingham Type of Property: Residential / Flats (Purpose Built) / Block Of Flats Occupation / Trade: Professional / Working Tenant						

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		Inclusive of IPT at 5%	
Occupation (for the purposes of this insurance)	Property Owner		
Property Insured (as per the attached property schedule)			

Statement of Fact and Insurance Agreement

The terms and conditions provided by us have been prepared on the information given by your Insurance Advisor and such information forms part of your Contract of Insurance. Important: you must check all the information contained within this document immediately and tell your insurance advisor if any details are incorrect. If you are in any doubt about the information supplied to us by your Insurance Advisor then you should request details from them. The information provided must have been given to the best of your knowledge and belief. You should provide us with all the relevant facts which may influence us as to whether we accept your insurance, on what terms and conditions and at what premium. If you are in any doubt whether a particular fact is relevant, you should declare it. We may have been referred to a website for additional information. However it is your obligation to draw to our attention any material fact contained on the web site that has not been disclosed in the actual presentation. Failure to disclose all material information or disclosures could result in the Policy becoming voidable, in which case we would not be liable to pay any claim. If you are not sure about the information contained within this document you must contact your Insurance Advisor immediately. We recommend that you keep a record (including copies of letters) of all information supplied. A copy of all information given will be supplied on request.

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 or officer in your business has

- (a) been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence) or received an official caution for a criminal offence within the last three years (other than a motoring offence)
- (b) ever had a proposal from an Insurer declined, not invited a renewal, cancelled or refused to renew a policy, imposed special conditions or requested extra precautions to be taken by you or any partner or director or officer in your business.
- (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?
- (f) ever been declared bankrupt and/or been a director of a Company which has gone into liquidation, administration or receivership
- (g) ever knowingly failed to conform to legislation pertaining to Health and Safety at work activities

(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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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 31 Mar 2009

Effective Date 17 Apr 2008

Reason for Issue Note interest

Premium Payable £0.00

Inclusive of IPT at 5% £0.00

Inclusive of policy fee of £0.00

Terrorism Premium Cover Inoperative

Inclusive of IPT at 5%

Exceptions to Statement of Fact

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

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

Endorsements

To be read in conjunction with the policy document and schedule



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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.

PR31 Reinstatement Condition - Amendment

It is understood that in respect of this policy, the following Special Condition is added to the Supplementary Condition "Reinstatement"

4 If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the property covered by any item subject to this Supplementary Condition exceeds its sum insured at the commencement of any DAMAGE, the liability of the Insurers shall not exceed that proportion of the amount of the DAMAGE which the said sum insured shall bear to the sum representing the total cost of reinstating the whole of such property at that time.

Noting of Additional Interest

The interest of Nationwide is noted in respect of property situate Apartment 20, The Lace Mill

Noting of Additional Interest

The interest of Handelsbanken is noted in respect of property situate 17 and 35 parkes Building, Albion Street, Beeston, Nottingham, NG9 2UY

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