

Terrorism Schedule

1.1	Policy Number:	34562628	
1.2	Contract Number:	LUK2015UK	
1.3	Insured's Name:	Adriatic Land 9 Limited and the lessees of	
1.4	Insured's Mailing Address:	C/O O'Connor Bowden Rebloom Ltd, Courthill House, 60 Water Lane, Wilmslow, Cheshire, SK9 5AJ	
1.5	Policy Period:	From: 20/12/2018	
		To: 31/08/2019	
		both days inclusive local standard time at the address of the Property Insured.	
1.6	Property Insured:	All as per the Associated Policy .	
1.7	Location of Property Insured:	Oxid House, 78 Newton Street, Manchester, M1 1AL, United Kingdom	
1.8	Territorial Limits:	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man and elsewhere subject to underwriters prior agreement.	
1.9	Total Declared Value of Interests Insured:	Property Damage:	£ 15,000,000
		Business Interruption:	£ 900,000
1.10	The Associated Policy:	Policy:	Property Owners
		Number:	JC881924
1.11	The Insurers of the Associated Policy:	Zurich Insurance plc	
1.12	Overall Limit of Liability (Property Damage and Loss resulting from Damage combined):	£21,000,000	
		Any one Occurrence during the Policy Period.	
1.13	Sub-Limits:	All as per the Associated Policy except:	
	(a)	Sub-limits apply any one Occurrence and in all for the period and	
	(b)	where a sub-limit stated below is less than the limit provided by the Associated Policy , the lower limit shall apply:	
	(i)	Seepage / contamination / pollution	10% of the Limit of Liability or GBP 1,000,000 whichever the lesser

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| (ii) | Denial of Access including civil or military order * | 10% of the Limit of Liability or GBP 1,000,000 whichever the lesser |
| (iii) | Utilities * | 10% of the Limit of Liability or GBP 1,000,000 whichever the lesser |

* Subject to one overall combined sublimit for Denial of Access and Utilities of 10% of the Limit of Liability or GBP 1,000,000 whichever the lesser.

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| (iv) | Damage to Property owned by the Insured at any unspecified third party site and/or Loss resulting therefrom | GBP 500,000 Property Damage / Loss combined |
| (v) | Damage to Property Insured whilst in transit within the United Kingdom and/or Loss resulting therefrom | GBP 500,000 Property Damage / Loss combined |

1.14 **Excess:** For all claims in respect of one **Occurrence**, which shall be adjusted in accordance with the terms, Exclusions and Conditions of this Policy, the Insurers will not be liable for the Amount of the Excess stated below.

Only one Excess will apply in respect of any one **Occurrence**. In the event that more than one Excess applies, then only the higher Excess will apply.

Amount GBP £Nil	any one Occurrence for Property Damage and Business Interruption combined as per the Associated Policy
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Denial of Access	48 hours
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Utilities	48 hours
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1.15 **Premium:** GBP £ 3,427.20 (Including Insurance Premium Tax of £ 367.20)

1.15 **Broker:** Arthur J. Gallagher

Dated in London 07/03/19

Lancashire Terrorism Policy Summary

This is a summary and does not contain the full terms and conditions of the policy, which can be found in the policy document. The summary does not form part of your contract of insurance. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

Insurer

The insurer is Lancashire Insurance Company (UK) Ltd. who is authorised and regulated by the Financial Conduct Authority (Reg. No. 450965). This insurance is administered under a facility operated by Arthur J. Gallagher on behalf of Lancashire Insurance Company (UK) Ltd.

Type of insurance and cover

This insurance provides terrorism cover for properties occupied for residential and commercial purposes and is intended to be offered alongside Arthur J. Gallagher's Blocks of Flats, Residential Let and Commercial Let policies.

The standard duration of this insurance contract is 12 months although this can be extended to 18 months at the Insurer's discretion.

Significant features and benefits	Significant and unusual exclusions
<ul style="list-style-type: none"> • Damage to property insured by an act of terrorism • Loss resulting from damage to any building or other property used by the Insured at the premises for the purpose of the business by an act of terrorism • The definition of terrorism extends to include 'sabotage' (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) • Cover is extended to include: <ol style="list-style-type: none"> 1. Denial of Access including civil or military order where damage caused by an act of terrorism occurs within a 1 mile radius of the premises 2. Loss resulting from interruption or interference with the business in consequence of closure, confiscation, requisition or sealing off of the premises or any right of way by order or action of civil or military authority as a result of an act of terrorism which prevents the use of the premises by the Insured. <p>The maximum indemnity period in respect of 1) and 2) above is 90 days.</p> 	<ul style="list-style-type: none"> • Damage or Business Interruption arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination. • Damage or Business Interruption occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, military or usurped power or martial law. • Damage or Business Interruption caused by or consisting of confiscation, requisition, detention, seizure, legal or illegal occupation, embargo, quarantine, illegal acts or illegal trade resulting in an order by a public or government authority which deprives the Insured of the use or value of the property. • Damage or Business Interruption caused by: <ol style="list-style-type: none"> 1. Chemical or biological release or exposure of any kind 2. Seepage and/or discharge of pollutants or contaminants whether directly or indirectly which endangers or threatens to endanger the health, safety or welfare of persons or the environment except where specifically insured by this policy.

Cooling Off Period

If you decide that you do not wish to proceed then you can cancel the policy by writing to your broker or insurance advisor within 14 days of either the date you receive your insurance documentation or the start of the Period of Insurance whichever is the later. Provided you have not made a claim we will refund the premium if the policy is cancelled in the Cooling Off Period.

Cancellations rights

After any Cooling off period the Policy is non-cancellable by the Insurer or you except in the event of non-payment of premium where the Insurers will cancel the Policy.

Claims

In the event of any occurrence likely to give rise to a claim hereunder, you must as soon as reasonably practicable notify the Insurers and/or Arthur J. Gallagher.

If you need to make a claim, please contact Arthur J. Gallagher straightaway by calling the telephone number:- 44 (0) 20 7648 8204 or 44 (0) 7748 384 581 and please have your Policy Number to hand when calling. Your Policy Number appears on your Policy Schedule.

A claim form will be sent out by e-mail, fax or post within 24 hours.

The claim form is required to be completed and returned along with supporting documentation within 5 days of it being received unless otherwise agreed with the Insurer or Arthur J. Gallagher.

Our commitment to you

- We will make sure all the information we give you will be clear, fair and not misleading.
- We will always try to be fair and reasonable whenever you need the protection of this policy.
- We will also act promptly to provide that protection.

If things go wrong

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In such circumstances we promise:

- To acknowledge any formal complaint in 5 working days or less.
- To have the issues reviewed fairly by a person of appropriate seniority and authority
- To identify the person managing your complaint in our original letter of response.
- To respond fully to your concern or complaint within a maximum of 4 weeks. If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

If you are still not satisfied with the way in which your complaint has been dealt with you can contact:

Financial Ombudsman Service

If you are still unhappy following receipt of our final response, you may be able to also refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. Their address is:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel No: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Tel No: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

E-mail: complaint.info@financial-ombudsman.org.uk

If you take any of the action mentioned above, it will not affect your statutory right to take legal action.