

Client Ref: 752049001
 AJG Ref: 34562628

CERTIFICATE OF INSURANCE FOR POLICY JC881924

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

Insured : Adriatic Land 9 Limited
Period of Cover : 20/12/2018 to 31/08/2019
Risk Address : Oxid House
 78 Newton Street
 Manchester
 M1 1AL

Sums Insured

Item 1:
Buildings Sum Insured: £22,500,000 **Declared Value:** £15,000,000

Item 2:
Landlords Contents: £25,000 (but only in respect of communal areas of the insured building)

Loss of Rent/Alternative Accommodation Up to 40% of the building sum insured

Employers Liability: Not insured **Property Owner's Liability:** £25,000,000

Policy Excesses:

Subsidence, Heave or Landslip	£1,000	(Excess)			
Storm, Flood Damage	£350	(Excess)	Water Damage	£350	(Excess)
Impact	£350	(Excess)	Malicious Damage	£350	(Excess)
Theft	£350	(Excess)	Earthquake	£ Nil	(Excess)
Fire	£ Nil	(Excess)			

Endorsements and Clauses

Applicable wording: ZCYP1LC.16 PI1/E (500697016) (09/15) RRD

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.

The policy wording includes the following **Other Interests Clause**:

It is agreed the interest of various lessees, freeholders, mortgagees or debenture holders, in this insurance are noted at the request of the Insured. The Insured undertake to notify the names, nature and extent of such interests at the time of the damage.

Policy Restriction (Wood or Laminate Floors)

We will pay for any **damage** to wood or laminate flooring within the **buildings** where:

- the **damage** is to communal areas or portions of the **buildings** or;
- within a residential demise where the most we will pay is £10,000 for anyone **claim** even for each residential demise.

Premium Details

Buildings	£6,350.55	Tax(IPT)	£762.07
<u>Total Premium: £7,112.62</u>			

This policy covers all risks of material loss or damage (All risk cover including subsidence and damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook December 2014 edition) for the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fees, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting. Please confirm with your freeholder that this is not in breach of your lease. Subject to policy terms and conditions.

You must notify Arthur J. Gallagher Insurance Brokers Limited of all claims within 30 days In the event of a claim please contact Arthur J. Gallagher Insurance Brokers Limited 01243 793729

For any other queries, please contact the placing brokers: Arthur J. Gallagher Insurance Brokers Limited at Metro House,
 Northgate, Chichester, West Sussex, PO19 1BE. Tel. 01243 793700 Fax: 01243 793701
 Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
 Registered Office: Spectrum Building, 7th Floor, 55, Blythswood Street, Glasgow, G2 7AT.
 Registered in Scotland. Company Number: SC108909.

*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 7JZ*

*Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the
 Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website
 www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093*

SCHEDULE OF LIMITS

Item
DEFINITIONS

Buildings - Landlords Contents - Limit £25,000 (but only in respect of communal areas of the building)

BUSINESS INTERRUPTION EXTENSIONS

- Rent Receivable Accelerated Reinstatement Costs - Limit £Nil
- 1 - Action of Competent Authorities - Limit £ 1,000,000
- 2 - Anchor Tenant- Limit £ 1,000,000
- 3 - Legionellosis - Limit £1,000,000 and cleaning costs - Limit £25,000
- 4 - Loss of Attraction - Limit £ 1,000,000
- 5 - Managing Agents - Limit £1,000,000
- 6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £ 1,000,000
- 7 - Unlawful Occupation - Limit £10,000

COVERS

- 10 - Storm and Flood - Water table - Limit £Nil

CLAUSES APPLICABLE TO SECTIONS A, B1 and B2

GENERAL CLAUSES

- G2 - Archaeological Discoveries- Limit £nil
- G4 - Business Rates- Limit £25,000 any one loss and £100,000 in any one Period of Insurance
- G8 - Dilapidation - Limit £nil
- G10 - Eviction of Squatters - Limit £50,000
- G11 - Exhibition Equipment - Limit £nil
- G13 - Fly Tipping - Limit £10,000 subject to a £1,000 Excess
- G16 - Landscaped Gardens - Limit £25,000 subject to a £1,000 Excess
- G17 - Loss Minimisation and Prevention Expenditure - Limit £25,000
- G18 - Loss of Market Value - Limit £nil
- G21 - Personal Possessions - Limit £nil
- G22 - Public Relations Expenses - Limit £2,500
- G23 - Reinstatement to Match - Limit £100,000
- G25 - Replacement of Keys and Resetting of Digital Locks - Limit £25,000
- G26 - Trace and Access - Limit £100,000
- G27 - Tree Felling or Lopping - Limit £1,000 any one loss and £2,500 in any one Period of Insurance
- G28 - Tree Removal - Limit £1,000 any one loss and £2,500 in any one Period of Insurance
- G29 - Unauthorised use of Electricity, Gas, Oil, Water or Telecommunications - Limit £25,000
- G42 - Loss of Licence - NOT OPERATIVE
- G43 - Money and Personal Accident (Malicious Attack) - NOT OPERATIVE
- G44 - Munitions of War - NOT OPERATIVE

ADAPTATION CLAUSES

- A1 - Energy Performance and Sustainable Buildings - Limit £nil
- A3
- A) Storm and Flood - Resilience - NOT OPERATIVE
- B) Storm and Flood - Protection - NOT OPERATIVE
- C) Incombustible Reinstatement - NOT OPERATIVE

CONTINGENT COVER CLAUSES

- C2 - Bailor's Goods - Limit £50,000
- C3 - Diminution in Value - Limit £nil
- C4 - Other Premises - Limit £10,000
- C5 - Privity of Contract - Limit £1,000,000
- C6 - Temporary Removal - Limit £1,000,000
- C8 - Automatic cover from Exchange - Limit £1,000,000
- C9 - Capital Additions - £10,000,000
- C10 - Failure of Third Party Insurances - Limit £1,000,000
- C11 - Inadvertent Omission to Insure - Limit £1,000,000
- C12 - Newly Acquired Buildings - Limit £1,500,000

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CONTRACT WORKS CLAUSES

CW1 - Contract All Risks - Limit £500,000
CW2 - Contractors' Interest - Limit £150,000

INTERESTED PARTY CLAUSES

I7 - Cancellation - Lender's Interest
I8 - Composite Insured (Non Vitiation)
I9 - First Loss Payee
I10 - Managing Agents

LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies – Limit £100,000

RESIDENTIAL BUILDINGS CLAUSES

R1 - Alternative Accommodation and Loss of Rent - Limit 40%
R2 - Removal of Nests - Limit £1,000

EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2

3 - Land - Limit £25,000

SECTION C - PROPERTY OWNERS LIABILITY

4 - Property Damage - Uninsured amount £250
5 - Court Attendance Costs
- any director or partner of the Insured - £250
- any Employee - £100
14 - Legionella - Limit £1,000,000
15 - Libel and Slander - Limit £250,000
19 - Financial Loss - NOT OPERATIVE
20 - Managing Agent – NOT OPERATIVE

SECTION D - EMPLOYERS' LIABILITY

Extension 2 - Court Attendance Costs
- any director or partner of the Insured - £250
- any Employee - £100
Exclusion 2 - Terrorism Restriction - Limit £5,000,000

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