

## TriStar Special Risks Terrorism Schedule

### **IMPORTANT NOTICE: Please check this Schedule very carefully**

The Proposal Form / Statement of Fact together with any other information supplied to the Insurers must not be misleading or incomplete and shall form the basis of the contract with the Insurers and shall be incorporated therein. If you are aware (having made all due enquiries) of any information not specifically requested in the Proposal Form / Statement of Fact but which may have a material bearing upon the Insurers' decision on whether or not to provide cover to the Proposer / Insured or the terms upon which such cover would be provided, you must notify the Insurers of it before the contract of Insurance is concluded and obtain their specific confirmation that they are willing to proceed. You must inform the Insurers of any material alterations or additions to the statements or particulars contained within this Proposal Form / Statement of Fact, which occur before any contract of Insurance based on this Proposal Form / Statement of Fact is effected. You have an ongoing duty to advise your Insurer (via your Broker/Intermediary) of any material alterations or additions to the statements or particulars during the period of this policy.

The Certificate terms, which will apply to this quotation, and the Insurance cover to which it relates, will be as per the wording and is summarised in this document. A sample copy of the wording is available on request via your Broker / Intermediary

Based on the information contained within the attached Proposal Form / Statement of Fact the premium and Additional Clauses & Conditions have been calculated as indicated below:

Broker / Intermediary:	A-One Insurance Services (BMTH) Limited	
Policy Number:	XAOIG/00014331/2022/004	
Unique Market Reference:	B1262BW0238323	
Form:	TriStar Special Risks Terrorism Wording	
Name of Proposer or Company:	Heronbridge Close RTM Company Limited	
Trading Name:		
Risk Address:	1-24 Heronbridge Close, Westlea Swindon Wiltshire SN5 7DR	
Correspondence Address:	1-24 Heronbridge Close, Westlea Swindon Wiltshire SN5 7DR	
Residential or Commercial:	Residential	
Period of Insurance:	Commencing 00:01 hours 2 February, 2024 to 23:59 hours 1 February, 2025	
Premium:	£77.79	
IPT:	£9.33	(IPT = Insurance Premium Tax)
Administration Fee:	£35.00	
Total:	£122.12	



Signed and dated in Beckenham, Kent BR3 6NR on the 02/02/2024

For and on behalf of those Underwriters subscribing to the Certificate Schedule by Tristar Special Risks Ltd

## Sums Insured - Terrorism Schedule

Insurance is provided under each of the items/ sections where an amount is inserted. Insurance is not provided where an amount of £ 0 or the words "Not Included" are inserted

<b>Sums Insured (Declared Value)</b>	<b>Sums Insured</b>
Buildings &/or Tenants' Improvements	£1,995,688
Contents &/or Stock	£25,000
Loss of Rent Receivable	£814,485
Loss of Rent Indemnity Period	12 Months
Alternative Accommodation	£814,485
Alternative Accommodation Indemnity Period	12 Months
Business Interruption	Not Included
Increased Cost of Working	Not Included
<b>Total Sum Insured (Declared Value)</b>	<b>£ 3,649,658</b>
<b>Sums Insured (Including Day One Uplift)</b>	<b>Sums Insured</b>
Buildings &/or Tenants' Improvements	£2,993,532
Contents &/or Stock	£25,000
Loss of Rent Receivable	£814,485
Loss of Rent Indemnity Period	12 Months
Alternative Accommodation	£814,485
Alternative Accommodation Indemnity Period	12 Months
Business Interruption	Not Included
Increased Cost of Working	Not Included
<b>Total Sum Insured (Including Day One Uplift)</b>	<b>£ 4,647,502</b>
<b>Interests To Be Noted On This Policy</b>	
<b>Primary Insurer:</b>	Covea
<b>Underlying Policy Number:</b>	TBC
<b>Policy Excess:</b>	<b>£250 Each and Every Loss</b>

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## Additional Information - Terrorism Schedule

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### **Loss of Attraction Extension**

#### **Loss of Attraction**

This extension only applies if a Business Interruption Sum Insured is shown in the Policy Schedule.

Cover will be provided for actual loss sustained by the **Insured**, as insured by this Contract resulting from interruption of or interference with the Business caused by physical loss or physical damage when the sum of earnings/income derived from the operations of the business as insured by this Policy immediately following an "Event" as defined below is 75% or less than could reasonably have been expected had no "Event" occurred.

The word "Event" for this extension shall mean **Damage** to property caused by an **Act of Terrorism** or an **Act of Sabotage** as insured by this Policy to a "Signature Property" located within a radius of one (1) kilometre of the insured location.

Coverage under this Extension excludes loss that is covered under the Denial of Access Extension, Suppliers Extension or Utilities Extension if they are included in this insurance.

A "Signature Property" means property or location outside of the insured location that attracts business to the insured Location but is limited to:

- (i) Transportation hubs
- (ii) Iconic or historic buildings open to the public
- (iii) National monuments
- (iv) Stadia, sports and entertainment venues
- (v) Shopping malls
- (vi) Office complexes with buildings of over 10 stories
- (vii) Hotels with more than 150 beds

**Excess:** 48 hours

**Sub-limit:** The maximum liability of the **Insurer** will not exceed 15% of the Business Interruption Total Insured Values or £100,000 whichever the lesser unless stated otherwise by Endorsement

Sub-limits apply any one **Occurrence** and in all for the **Period of Insurance** and where a sub-limit stated above is less than the limit applied by the **Associated Policy** the lower sub-limit shall apply

### **LAN001 - TERRORISM EXTENSION**

Subject to the exclusions and limits herein contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage.

For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), 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.

For the purpose of this Insurance, an act of sabotage means 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.

**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.

**Sub Limits:**

All as per the Associated Policy except:

- Sub-limits apply any one Occurrence and in all for the period and;
- where a sub-limit stated below is less than the limit provided by the Associated Policy, the lower limit shall apply;
- Seepage / contamination / pollution

10% of the Limit of Liability or GBP1,000,000 whichever the lesser.

- Denial of Access including civil or military order \*

10% of the Limit of Liability or GBP1,000,000 whichever the lesser.

- Utilities \*

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10% of the Limit of Liability or GBP1,000,000 whichever the lesser.

\* Subject to one overall combined sublimit for Denial of Access and Utilities of 10% of the Limit of Liability or GBP1,000,000 whichever the lesser.

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 herein. 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;

1. Denial of Access 48hrs
2. Utilities 48hrs

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## Statement of Fact

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Have **You** or any other person whose property is to be insured suffered any terrorism loss or incurred any liability, whether insured or not, at these **Premises** or any previously occupied **Premises** during the last five years?

 No

Has the Proposer/Insured or any partner or director or any other person to whom this insurance will apply ever had insurance cover refused or cancelled mid-term or agreed only on special terms by any Insurer or Underwriter?

 No

Has the Proposer/Insured or any partner or director or any other person to whom this insurance will apply ever been convicted, prosecuted or have any prosecutions pending or been given an official police caution in respect of any criminal offence, other than a motoring offence? (NOTE: Spent convictions (as defined under the Rehabilitation of Offenders Act 1974 or any similar or subsequent legislation) do not need to be declared).

 No

Has the Proposer/Insured or any partner or director or any other person to whom this insurance will apply ever had a company go into liquidation or become insolvent, had any County Court Judgements or Sheriff Court Decrees or been declared bankrupt or disqualified from being a company director?

 No

### Declaration

To the best of my/our knowledge and belief the information provided in connection with this Proposal Form/Statement of Fact is true and I/we have not withheld any material facts. I/we confirm that I/we are at least 18 years of age unless a limited company or trust. I/we understand that non-disclosure or mis-representation of a material fact will entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters: if you are in any doubt as to what constitutes a material fact you must disclose it). I/we understand that this Proposal Form/Statement of Fact does not bind me/us to complete this insurance but agree that, should a contract of insurance be concluded, this Proposal Form/Statement of Fact contains statements upon which Underwriters have relied in deciding to accept this insurance and the statements made therein shall form the basis of the contract.

 True