

Active/Renewal

# MX 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/00014331/2022/005
Unique Market Reference:	B1262BW0238324
Form:	MX 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, 2025 to 23:59 hours 1 February, 2026
Premium:	£ 76.79
IPT (Insurance Tax Premium):	£ 9.21
Administration Fee:	£ 25.00
Total:	£ 111.00



Signed and dated in Maidstone,  
Kent ME14 5PP on  
the 11/02/2025 and on behalf of  
those  
Underwriters subscribing to the  
Certificate Schedule  
by MX Special Risks

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# 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.

## Sums Insured (Declared Value)

	Sums Insured
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>

## Sums Insured (Including Day One Uplift)

	Sums Insured
Buildings &/or Tenants' Improvements	£2,295,041
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>£ 3,949,011</b>

## Interests To Be Noted On This Policy

**Primary Insurer:**

Covea

**Underlying Policy Number:**

TBC

**Policy Excess:**

£250 Each and Every Loss

# Additional Information Terrorism Schedule

## Coverage Sub-limits

All as per the Associated Policy except:

- (a) Sub-limits apply to any one Occurrence and in total for the period;
- (b) where a sub-limit stated below is less than the limit provided by the Associated Policy, the lower limit shall apply; and
- (c) the following sub-limits are a part of, and not in addition to, the Overall Limit of Liability for Section 1:

**Extension (a):** Denial of Access including civil or military order: The lesser of:

- 1) GBP 2,500,000; or
- 2) 100% of the Business Interruption Sum Insured, where applicable; or
- 3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

**Extension (b):** Utilities: The lesser of:

- 1) GBP 2,500,000; or
- 2) 100% of the Business Interruption Sum Insured, where applicable; or
- 3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

**Extensions (a) and (b)** are subject to one overall combined sublimit which shall be the lesser of:

- 1) GBP 2,500,000; or
- 2) 100% of the Business Interruption Sum Insured, where applicable; or
- 3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Maximum Indemnity Period for Extensions (a) and (b): 90 days

Extension (c): Unspecified Third Party Site: GBP 500,000

**Extension (c):** Unspecified Third Party Site: GBP 500,000

**Extension (d):** Property in Transit: GBP 500,000

**Extension (e):** Verified Threat: The lesser of:

- 1) GBP 2,500,000; or
- 2) 100% of the Business Interruption Sum Insured, where applicable; or
- 3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Maximum Indemnity Period for Verified Threat: 14 days

**Extension (f):** Residential Emergency Costs and Expenses: GBP 500 per tenant

**Extension (g):** Public Relations Expenses: GBP 250,000 (or GBP 50,000 if resulting from physical loss or damage insured under optional coverage Cyber Terrorism, provided that such optional coverage has been purchased.)

**Extension (h):** Capital Additions: 15% of the Limit of Liability or GBP 1,000,000 whichever is less

**Extensions (i)** Capital Additions – Business Interruption: The lesser of:

- 1) GBP 100,000; or
- 2) 10% of the Business Interruption Sum Insured, where applicable; or
- 3) 10% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

**Extension (j):** Landscaped Grounds: 10% of the Limit of Liability or GBP 1,000,000 whichever is less

**Extensions (k)** Loss of Attraction: The lesser of:

- 1) GBP 1,000,000; or
- 2) 100% of the Business Interruption Sum Insured, where applicable; or

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3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

**Extension (l):** Debris Removal: 15% of the Limit of Liability

**Extension (m):** Claims Preparation Expenses: GBP 25,000

**Extensions (n)** Suppliers and Customers GBP 250,000

Sub-limit applying to the limited writeback in Exclusion (e) Pollution:

GBP 1,000,000 but in no event shall this apply to exceed the Section 1 Overall Limit of Liability.

### Excesses

For all claims in respect of one Occurrence, **We** will not be liable for the amount of the **Excess** stated below. For any one Occurrence the **Excess** applicable to any cover will be reduced by the Excess applicable to any other triggered cover and will not apply as an additional **Excess**.

Amount GBP 250 any one Occurrence

### Section 1

Extension (a): Denial of Access: 12 hours

Extension (b): Utilities: 12 hours

Extension (e): Verified Threat: 12 hours

Extension (f): Residential Emergency Costs and Expenses: 4 hours

Extension (k): Loss of Attraction: 12 hours

### Cooling Off Period

If you decide that **You** do not wish to proceed then You can cancel the policy by writing to **Your** broker 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 Us or You except in the event of non-payment of premium where the **We** will be able to cancel the **Policy**.

### Claims

If **You** need to make a claim, please contact Davies Managed Systems as soon as reasonably practical by calling the telephone number:- 0344 856 2326 and have Your Policy Number to hand when calling. Your **Policy** Number appears on this **Policy Schedule**. Alternatively, please contact [newclaims.lancashire@davies-group.com](mailto:newclaims.lancashire@davies-group.com)

### Mortgage & Other Interests

We note the interest of all parties who have an insurable interest and wish to register an interest in the cover provided.

### Additional Available Coverages

The following additional coverages may be available for additional premium. If you wish to obtain a quotation at add these coverages; please contact Your broker:

- . Terrorism Public Liability (you will need to advise your required sub-limit)
- . Cyber Terrorism (Up to GBP 250,000)
- . NCBR Terrorism (you will need to advise your required sub-limit)

### 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 \*

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

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\* 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



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