

Property Investor Renewal Schedule

Policy Number:	ARPPP702272
Policyholder:	TFTB of Oakleaf Facilities Ltd Self Invested Benefit Arrangement
Address:	67 Overstone Road Sywell Northampton Northamptonshire United Kingdom
Postcode:	NN6 0AW
The Business:	Property Owner

If after reading your schedule you have any questions, please contact your Agent as noted below

Your Agent is:	Hallsdale Insurance Brokers
----------------	-----------------------------

Period of Insurance:	Start Date (05/02/2021) End Date (04/02/2022)
Reason For Issue:	Renewal
Date of Issue:	03/02/2021
Effective Date:	05/02/2021
Renewal date:	05/02/2022

Insurance Premium: £376.16

Employers' Liability Premium: £128.53

Terrorism Premium: £57.64

Total Premium: £562.33

Insurance Premium Tax: £67.48

Policy Fee: £0.00

Total Payable: £629.81



We are keen to work in partnership with You and avoid any misunderstandings.

This policy is a legal contract between You and Us but designed to be as easy to understand as possible. You must make a fair presentation of the risk to Us at inception, renewal and alteration of the policy.

Your Proposal, this Schedule, Your policy and any Endorsements shall be considered as one legal document. It is important that You read all Your documents carefully and let Your insurance broker or adviser know immediately if the insurance does not meet Your requirements or if any information is inaccurate or incomplete. If any changes are required, this may result in changes to the terms and conditions of the policy, or a refusal to provide cover.

Any Endorsements or Special Clauses applicable stated in this schedule along with the Conditions, Policy Conditions or Conditions Precedent stated in the policy wording impose certain obligations upon You which if not complied with may invalidate the insurance or claim.

If You are unable to comply with specific Endorsements, Special Clauses, Conditions, Policy Conditions or Conditions Precedent You should contact Us as soon as possible, before this quotation is accepted, through Your insurance broker or adviser. We will then decide whether We might be prepared to agree a variation in the terms of Our quotation.

All Additional Clauses and Endorsements, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance broker or adviser.

Please note: Public Liability and Employers' Liability premiums are not split between individual premises.

BENEFITS OF ARCH INSURANCE GROUP

As an Arch Insurance Group policyholder, You automatically have access to an exclusive range of risk management benefits as described in the policy wording

Premises Details

Property ID:	Premises 1
Premises Address:	7 Brookfield Duncan Close Moulton Park Industrial Estate Northampton Northamptonshire United Kingdom NN3 6WL

Premises Premium Breakdown

Premises Premium Excluding Insurance Premium Tax: £376.16

Premises Terrorism Premium Excluding Insurance Premium Tax: £57.64

Total Premises Premium Excluding Insurance Premium Tax: £433.80

Property Type	Office
Occupant Type	Commercial, Office Services
Any Part of The Premises Is Unoccupied	No
Construction description	Standard Construction
Year built	1995

The Buildings

Buildings Declared Value (DA)	(£605,242.00)
Buildings Sum Insured	£817,076.70
Contents Sum Insured	£25,000.00

Rental Income

Rent Receivable	£171,000.00
Indemnity Period	36 months

Excesses Applicable To the Premises

Cause Of Damage	Standard Amount
1. Damage By fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake	£Nil
2. Subsidence where Special Clause 1 is shown as operative in The Schedule	£1,000
3. All other Insured Damage	£350

Endorsements Applicable to the Premises

Special Clauses Applicable to the Premises

Special Clause 1 Subsidence, Ground Heave and Landslip

Policy Details

Public Liability	Limit of Indemnity £5,000,000
Employers Liability	Limit of Indemnity £10,000,000
Legal Expenses Limit any One Claim	£500,000
Legal Expenses Limit over any One Period of Insurance	£500,000
Terrorism	Insured

Interested Parties

Nature of Interest	Not Applicable
--------------------	----------------

Additional Information

Total Annual Wageroll	£15,000.00
Cleaners	£5,000.00
Gardeners	£5,000.00
Maintenance Staff	£5,000.00
Does Any Employee Work with Heat or Fire	No

Special Clauses Applicable to the Policy

4. Failure of Other Insurances

Claims History

Details of all Claims or Losses within the last 5 years

Date of Claim	Property	Type of Claim	Claim Description	Total Cost
---------------	----------	---------------	-------------------	------------

Endorsements Applicable to the Policy

CD001 - EPIDEMIC/PANDEMIC DISEASE EXCLUSION

Definitions applicable to this exclusion:

Infectious Disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism (including human beings) where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ (FCA Register No 229887)
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Arch Insurance Group includes FCA registered companies, such as Thomas Underwriting Agency Limited (FCA number 304302) and
 Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.

c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Epidemic

The sudden, unexpected, large-scale manifestation of an initially locally contained, Infectious Disease which spreads with great virulence.

Pandemic

A worldwide Epidemic of an Infectious Disease as declared by the World Health Organisation

1. Notwithstanding any other provision of this policy to the contrary, this policy does not provide indemnity for any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with an Epidemic or Pandemic Infectious Disease or the fear or threat (whether actual or perceived) of an Epidemic or Pandemic Infectious Disease.

2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to

2.1. any cost to clean-up, detoxify, remove, monitor or test:

2.1.a. for an Epidemic or Pandemic Infectious Disease, or

2.1.b. any property insured hereunder that is affected by such an Epidemic or pandemic Infectious Disease;

2.2. any loss due to interruption to or interference with the Business as defined in the policy as a result of or in any way connected to the occurrence of an Epidemic or Pandemic Infectious Disease, including but not limited to interruption or inference resulting from any action by, advice of or restriction imposed by any government or any local or public authority.

3. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Identity of Insurers:

1. In respect of all Sections other than Legal Expenses Insurance Section

Name: Arch UK Regional Division

Arch UK Regional Division consists of certain FCA registered companies of the Arch Insurance Group, Including: Thomas Underwriting Agency Ltd (FCA number 304302) and

Axiom Underwriting Agency Ltd (FCA number 441460) who may act as intermediaries for certain insurers. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Number 229887.

Address: Plantation Place South, 60 Great Tower Street, London. EC3R 5AZ

2. In respect of Legal Expenses Insurance Section

Name: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Number 78950.

Address: DAS House Quay Side, Temple Back, Bristol. BS1 6NH