

PROPERTY OWNERS INSURANCE POLICY SCHEDULE

This schedule should be read in conjunction with the Policy Wording

Insured	Cowan Head Estate Company Limited		
Correspondence Address	c/o Constant Property Management, 24 Berners Close Grange-Over-Sands, LA11 7DQ		
Policy number	PM044106CHC/0009	Client Ref	11979628/45360792
Location	As per schedule of Cover		
Business Description	Property Owner		
Period of Insurance	From 21st July 2017		To 20th July 2018
Long Term Undertaking	Not Applicable		
Premium Excluding Insurance Premium Tax		£	23,150.09
Insurance Premium Tax (at 12.000%)		£	2,778.01
Total amount payable		£	25,928.10
Reason for Issue	Renewal		

In the event of any Damage insured by this policy, details must be provided promptly to Bluefin Insurance Services Limited.
Telephone Number 0845 641 4960

This Insurance has been underwritten by Aviva Insurance Limited and arranged by:

Bluefin Insurance Services Ltd
Cutlers Exchange
123 Houndsditch
London
EC3A 7BU
Tel: 020 3040 6600
Fax: 020 3040 6799
E-mail: London@bluefingroup.co.uk
For details of Covers see following page

Examined: *R. Richards*

Dated: *18th July 2017*

Bluefin
Cutlers Exchange
123 Houndsditch
London
EC3A 7BU

RISK ADDRESS 1: Cowan Head
Burneside
Kendal
LA8 9HQ

OCCUPIED AS: Residential

ITEMS INSURED

BUILDINGS (Declared Value shown in brackets) Alternative accommodation up to 20% of Declared Value	£25,328,314 (£25,328,314)
LANDLORDS CONTENTS	Not Insured
CONTENTS OF COMMON PARTS	Not Insured
TOTAL SUM INSURED FOR RISK ADDRESS 1	£25,328,314

<u>Covers Insured</u>	<u>Excess</u>	<u>Covers Insured</u>	<u>Excess</u>
Fire	Nil	Storm	£100
Explosion	Nil	Flood	£0
Lightning	Nil	Escape of Water	£250
Aircraft	Nil	Impact	£100
Earthquake	Nil	Theft	£100
Riot	Nil	Subsidence	£1,000
Malicious Damage	£100	Any other accident	£100
Third Party Property Damage	£100		

LEGAL LIABILITIES

SECTION 1	EMPLOYERS LIABILITY	
	Any One Event	£10,000,000
SECTION 2	PROPERTY OWNERS LIABILITY	
	A) Any One Event	£5,000,000
	B) All incidents considered to have occurred during any period of insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

INDEX LINKING

At the end of each period of insurance the Company will adjust the sums insured on buildings in line with suitable indices of costs and the renewal premium will be based on the adjusted sums insured.

GENERAL INTEREST CLAUSE

The Interests of freeholders, lessees, underlessees assignees and/or mortgagees of the Property Insured by this Policy are noted in the Insurance provided by the policy subject to their names being disclosed to the Company by the Insured in the event of any claim arising.

ALTERNATIVE ACCOMMODATION - REDUCTION OF LOSS

If in consequence of the Damage the Insured shall use other Premises to provide accommodation to tenants the Rent received from those Premises during the Indemnity Period shall be taken into account in assessing the Loss of Rent.

RENT OF RESIDENTIAL PROPERTY

In the event that Buildings occupied solely or partly for residential purposes suffer Damage and so no Sum Insured on Rent for the residential portions has been allocated then this insurance extends to include such Loss of Rent including the cost of sub-letting and any additional expenditure as detailed above. For the purposes of the cover by this extension

- Indemnity Period shall mean

the maximum period of three years from the date of the Damage for which the Company shall be liable to pay any loss

- Special Provision 4 Underinsurance is deleted

This extension will also indemnify the Insured in respect of any expenditure incurred in the provision of comparable accommodation for the benefit of any lessee to comply with the requirements of the lease.

The Company's liability under this provision shall not exceed 20% of the sum insured applicable to the residential building or residential portion of the building concerned.

First Loss (All Risks)

The Maximum We will pay in respect of any one claim following Damage caused by

(a) flood

is £250,000 any one event and in the aggregate.

Endorsement

It is hereby noted and agreed that the Declared Value includes a stone bridge which crosses the river in the grounds of Cowan Head Estate Company Ltd and as declared to underwriters.

Policy terms conditions and exclusions apply

Escape of Water Excess

It is hereby noted and agreed that the Escape of Water excess has been increased to £1,000 with effect from renewal 2017.

- END OF SCHEDULE -