

MASTER SCHEDULE

Policy Details		Policy No.:
Insurer:	U K Insurance Limited trading as NIG and/or such other authorised Insurer as U K Insurance Limited may contract to underwrite any part of this Policy.	
Insurance Broker:	MOMENTUM BROKER SOLUTIONS LIMITED	
Insured:	Bridgefield Court MC (Prescot) Ltd	
Business Description:	Property Owners only for the purpose of this insurance	
Period of Insurance:	15 February 2021	to 14 February 2022
Renewal Date:	15 February 2022	
Endorsements:	Certain specific endorsements may apply, as shown on individual Locations, those applicable to the whole policy are shown overleaf.	

Reason for Endorsement
Reason: New Business

Location Details
Risk Locations: Various premises more specifically described in the individual Locations.
Number of Locations included in this Policy at inception / Renewal: 3

Section 1 - Property Damage			
Basis of Settlement:	See individual Tenant's Certificates	Total Buildings Sum Insured:	£36,301,173
		Total Buildings Declared Value:	£24,200,782
Extension W		Total Contents Sum Insured:	£108,885
Incombustible Reinstatement Limit:	£1,000,000	Total Contents Declared Value:	£108,885
Cover and Excesses Applicable: (These may vary for individual Locations)		Fire, Explosion, Lightning and Aircraft:	£0
		Earthquake:	£0
		Riot and civil commotion:	£0
		Malicious Damage:	£500
		Storm:	£500
		Flood:	£500
		Escape of water or oil:	£750
		Impact:	£500
		Escape of water from any automatic sprinkler system:	£500
		Theft or attempted theft:	£500
		Subsidence, Landslip and/or Ground Heave:	£1,000
		Accidental breakage of or Damage to fixed glass or sanitary ware:	£500
		Any other Accident:	£500

Section 2 - Loss of Income			
Total Rent Sum Insured (Commercial):	£0	Maximum Indemnity Period	36 months
Total Rent/Alternative Accommodation Sum Insured (Residential):	£12,088,290	Total Advanced Rent Sum Insured:	£0
Total Estimated Gross Revenue Sum Insured:	£0	Excess Applicable:	Nil
These details may vary on individual Locations			

Section 3 - Terrorism	Terrorism Policy No.:
This Section is Operative	006259501
Excesses Applicable:	As per Sections 1 and 2 above

Section 4 - Property Owners' Liability			
This Section is Operative	Limit of Indemnity: £ 10,000,000	Excesses Applicable:	
		Occurrence 1 - Accidental Bodily Injury	£ -
		Occurrence 2 - Damage to Property	£ 300
		Occurrence 3 - Obstruction, trespass etc.	£ 300
		Occurrence 4 - Wrongful arrest etc.	£ 300
		Legal Liability for Damage to any premises (including their fixtures and fittings) leased, rented or hired to the Insured	£ 300
	Limit of Indemnity:	Excesses Applicable:	
	Section 4 (a) - Legionellosis is Not Operative		
	Section 4 (b) - Financial Loss is Not Operative		

Section 5 - Employers' LiabilityThis Section is **Operative****Limit of Indemnity:**

£ 10,000,000

Excess Applicable: Nil**Section 6 - Engineering Breakdown**This Section is **Operative****Excesses Applicable:** Nil**Section 7 - Legal Expenses**This Section is **Operative**Extension J - Commercial **Not Operative**
and Residential Leased or Let Property**Endorsements****Low Claims Rebate**

The Company agrees to allow a percentage rebate of the Gross Premiums Paid in respect of each Period of Insurance subject to:

- a) The Gross Loss Ratio being 30% or less
- b) The policy being renewed for a further Period of Insurance.

The Company will calculate the rebate three months after the expiry of the relevant Period of Insurance in accordance with the following:

Loss Ratio	Percentage of premium to be rebated
0% up to 15%	0.08%
Above 15% and up to 22.5%	0.05%
Above 22.5% and up to 30%	0.03%

Should any incidents which could result in a claim under this policy be reported or any claims estimates increase subsequent to the payment of a rebate the rebate will be repaid by The Insured to The Company.

Definitions**Gross Premiums Paid**

The total premiums paid or payable during the Period of Insurance but excluding all commissions paid, any taxes and Terrorism premiums.

Gross Loss Ratio

The total amount of claims paid and outstanding expressed as a percentage of the total of Gross Premiums Paid (excluding Section 3 - Terrorism) for the whole of the expired Period of Insurance.

Period of Insurance

The period beginning with the Effective Date shown in the Schedule and ending with the Expiry Date and any other period for which The Company accepts the Insured's premium.

Premium Breakdown

	Annual Premium (excluding IPT)	Pro-Rata Premium (excluding IPT)	Insurance Premium Tax (IPT)	Pro-Rata Premium (including IPT)
Location Premium (exc. Terrorism):	£21,624.63	£21,624.63	£2,594.96	£24,219.59
Legal Expenses Additional Cover:	Included in Location Premium above	Included in Location Premium above		
Terrorism:	£2,051.13	£2,051.13	£246.14	£2,297.27
Total Premium Due:	£23,675.76	£23,675.76	£2,841.09	£26,516.85

Subject to the Terms, Conditions, Exclusions and Premium payment arrangements of the Policy**Contact Details**NIG
5th Floor, 10 Livery Street
Birmingham B3 2NU

Date Issued: 02 February 2021

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