



## Properties Insurance Policy Schedule

<b>Issued by</b>	South Area, 17 York Street, Manchester, M2 3RS		
<b>Telephone No.</b>	020 8603 1000	<b>Fax No.</b>	020 8603 1036
<b>Date of Issue</b>	20th November 2017	<b>Policy Number</b>	WA36141B000
<b>Schedule Number</b>	1		
<b>Name Of Insured</b>	Ralebridge Financial Investments Limited		
<b>Business</b>	a) Owners b) Occupiers other than for the purpose of carrying on any trade or business of the premises		
<b>Agency Number</b>	XS3916		
<b>Premises Address</b>	The Sanctuary, 23 Oak Hill Grove, Surbiton, KT6 6DU		
<b>Occupation of Premises</b>	Offices Buildings		
<b>Period of Insurance</b>	<b>From</b> 11th December 2017 <b>To</b> 10th December 2018	<b>Renewal Date</b>	11th December 2018
<b>Long Term Undertaking</b>	<b>Discount</b>	N/A	<b>Period</b> N/A
<b>Premiums</b>			
		Renewal Premium	£5,971.41
		Insurance Premium Tax	£716.57
		<b>Total</b>	<b>£6,687.98</b>
		Renewal Terrorism Premium	£561.86
		Insurance Premium Tax	£67.42
		<b>Total</b>	<b>£629.28</b>
		<b>Total Renewal Payable</b>	<b>£7,317.26</b>



## Sections Insured

<b>Property Damage Insurance</b>		
<b>Covers Not Insured</b>	7	
<b>Items Insured</b>		<b>Sums Insured</b>
(a) (1) <b>Buildings</b>	(Includes 30% Inflation Provision) Declared Value	£6,014,115 (£4,626,242)
(2) <b>Landlord's Contents</b>	(Includes 30% Inflation Provision) Declared Value	£13,456 (£10,351)
(b) (1) <b>3 Years Rent</b>		£414,480
<b>Miscellaneous Items</b>	As detailed in the following clause	£10,000
<b>Total Sum Insured</b>		<b>£6,452,051</b>
<b>Terrorism Insurance</b>		
		<b>Insured</b>
<b>Legal Liabilities Insurance</b>		
<b>Section 1</b>	<b>Employers' Liability</b>	<b>Limit of Indemnity</b>
	Any one Event not arising directly or indirectly out of Terrorism	£10,000,000
	Any one Event arising directly or indirectly out of Terrorism	£5,000,000
<b>Section 2</b>	<b>Property Owners' Public Liability</b>	<b>Limit of Indemnity</b>
A)	Any one Event except Events described in B) and C) below	£5,000,000
B)	All Events occurring during any Period of Insurance in respect of products supplied	£5,000,000
C)	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
<b>Section 3</b>		<b>Limit of Indemnity</b>



## Sections Insured

### Legal Defence Costs

<b>Part A</b>	All costs and expenses arising out of all claims during any Period of Insurance	£250,000
<b>Part B</b>	All costs and expenses arising out of all claims during any Period of Insurance	£250,000



## Sections Insured

<b>Legal Liabilities Insurance(continued)</b>		<i>Limit of Indemnity</i>
<b>Section 4</b>	<b>Legionellosis Liability</b>	
	All damages costs and expenses arising out of all Events during any Period of Insurance	£5,000,000
	<b>Retroactive Date</b> 11/12/2006	
<b>Miscellaneous Items Insurance</b>		
The following Miscellaneous Items are insured under your Policy :		
<b>Misc Item Name</b>	<b>Misc Item Description</b>	<b>Sum Insured</b>
Contents Declared Value		£10,000
<b>Variations in Cover Applicable to the Property Damage Section</b>		
<b>Policy Endorsement</b>		
In respect of the Properties Insurance Policy Schedule, Folio Schedule and Folio Summary: -Section 4 Legionellosis Liability is deleted and replaced with Extension 9 Legionellosis and Extension 10 Legionellosis Run Off - Cover under Section 2 ? Property Owners? Public Liability of the Policy Wording; and -Section 5 Financial Loss is restated as Section 4 Financial Loss.		



**Properties Insurance Folio Schedule B001 attaching to Policy WA36141B000**

<b>Issued by</b>	South Area, 17 York Street, Manchester, M2 3RS		
<b>Telephone No.</b>	020 8603 1000	<b>Fax No.</b>	020 8603 1036
<b>Date of Issue</b>	20th November 2017		
<b>Schedule No.</b>	1		
<b>Name Of Insured</b>	Ralebridge Financial Investments Limited		
<b>Business</b>	a) Owners b) Occupiers other than for the purpose of carrying on any trade or business of the premises		
<b>Agency Number</b>	XS3916		
<b>Folio Address</b>	The Sanctuary, 23 Oak Hill Grove, Surbiton, KT6 6DU		
<b>Occupation of Premises</b>	Offices Buildings		
<b>Period of Insurance</b>	<b>From</b> 11th December 2017 <b>To</b> 10th December 2018	<b>Renewal Date</b>	11th December 2018
<b>Long Term Undertaking</b>	<b>Discount</b> N/A	<b>Period</b>	N/A
<b>Premiums</b>			
	Renewal Premium		£5,971.41
	Insurance Premium Tax		£716.57
	<b>Total</b>		<b>£6,687.98</b>
	Renewal Terrorism Premium		£561.86
	Insurance Premium Tax		£67.42
	<b>Total</b>		<b>£629.28</b>
	<b>Total Renewal Payable</b>		<b>£7,317.26</b>



## Sections Insured

<b>Property Damage Insurance</b>		
<b>Covers Not Insured</b>	7	
<b>Items Insured</b>		<i>Sums Insured</i>
(a) (1) <b>Buildings</b>	(Includes 30% Inflation Provision) Declared Value	£6,014,115 (£4,626,242)
(2) <b>Landlord's Contents</b>	(Includes 30% Inflation Provision) Declared Value	£13,456 (£10,351)
(b) (1) <b>3 Years Rent</b>		£414,480
<b>Miscellaneous Items</b>	As detailed in the following clause	£10,000
<b>Total Sum Insured</b>		<b>£6,452,051</b>
<b>Terrorism Insurance</b>		
		<b>Insured</b>
<b>Insurance of Property Owner's Legal Liabilities</b>		
Reference to a <b>Limit of Indemnity</b> on this folio schedule is a statement of the level of cover provided to the Insured by the Master Policy		
<b>Section 1</b>	<b>Employers' Liability</b>	<i>Limit of Indemnity</i>
	Any one Event not arising directly or indirectly out of Terrorism	£10,000,000
	Any one Event arising directly or indirectly out of Terrorism	£5,000,000
<b>Section 2</b>	<b>Property Owners' Public Liability</b>	<i>Limit of Indemnity</i>
	A) Any one Event except Events described in B) and C) below	£5,000,000
	B) All Events occurring during any Period of Insurance in respect of products supplied	£5,000,000
	C) 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



## Sections Insured

<b>Insurance of Property Owner's Legal Liabilities (continued)</b>		
<b>Section 3</b>	<b>Legal Defence Costs</b>	<i>Limit of Indemnity</i>
	<b>Part A</b> All costs and expenses arising out of all claims during any Period of Insurance	£250,000
	<b>Part B</b> All costs and expenses arising out of all claims during any Period of Insurance	£250,000
<b>Section 4</b>	<b>Legionellosis Liability</b>	<i>Limit of Indemnity</i>
	All damages costs and expenses arising out of all Events during any Period of Insurance	£5,000,000
	<b>Retroactive Date</b> 11/12/2006	
<b>Miscellaneous Items Insurance</b>		
The following Miscellaneous Items are insured under your Policy :		
<b>Misc Item Name</b>	<b>Misc Item Description</b>	<b>Sum Insured</b>
Contents Declared Value		£10,000
<b>Variations in Cover Applicable to the Property Damage Section</b>		
<b>Contents or Landlords Contents - Increased Storm or Flood Excess</b>		
The Insured's Contribution in respect of cover 4 Storm or Flood is increased to £500 this applies to Contents or Landlords Contents in the basement of the property		

## Folio Summary B001 forming part of Policy WA36141B000

<b>Date of Issue</b>	20th November 2017	<b>Reference No. -</b>	<b>Summary No. 1</b>
<b>Name Of Insured</b>	Ralebridge Financial Investments Limited		
<b>Folio Address</b>	The Sanctuary, 23 Oak Hill Grove, Surbiton, KT6 6DU		
<b>Occupation</b>	Offices Buildings		
<b>Period of Insurance</b>	From 11th December 2017 To 10th December 2018	<b>Renewal Date</b>	11th December 2018

### SECTIONS INSURED

#### Property Damage Insurance

**Covers Insured (Excess)** Fire Explosion Lightning Aircraft Earthquake Riot Malicious Damage (£100) Storm (£100) Flood (£100) Escape of Water or Oil (£100) Impact (£100) Theft (£100) Subsidence (£1000) Any Other Accident (£100)

<b>Sums Insured</b>	<b>(1) Buildings</b>	(includes 30% Inflation Provision)	<b>£6,014,115</b>
		Declared Value	<b>(£4,626,242)</b>
	<b>(2) Landlord's Contents</b>	(includes 30% Inflation Provision)	<b>£13,456</b>
		Declared Value	<b>(£10,351)</b>
	<b>(1) 3 Years Rent Contents Declared Value</b>		<b>£414,480</b> <b>£10,000</b>

#### Terrorism Insurance

**Insured**

#### Property Owner's Legal liabilities

<b>Limits of Indemnity</b>	Employers Liability	<b>£10,000,000</b>
	Property Owners Public Liability	<b>£5,000,000</b>
	Legal Defence Costs	<b>£250,000</b>
	Legionellosis Liability	<b>£5,000,000</b>

### PREMIUM RELATING TO THE FOLIO ONLY

Renewal Premium	<b>£5,971.41</b>
Insurance Premium Tax	<b>£716.57</b>
<b>Total</b>	<b>£6,687.98</b>
Renewal Terrorism Premium	<b>£561.86</b>
Insurance Premium Tax	<b>£67.42</b>
<b>Total</b>	<b>£629.28</b>
<b>Total Renewal Payable</b>	<b>£7,317.26</b>

### IMPORTANT

This insurance has been arranged with Royal & Sun Alliance Insurance plc. This document is only a summary of the insurance. For full details reference will need to be made to the policy document itself.

*In the event of a claim please contact :*  
**The Claims Operational Centre**  
*Tel : 0345 077 0123, Fax :*