



ASSET POLICY SCHEDULE

CLAIMS ADVICE LINE 0800 358 0172 CLAIMS EMAIL aspen-insurance@uk.sedgwick.com

Policy Number	N0A814623A0L	Agents Name	Alexander Bonhill Ltd
Insured	CQRA Limited Garricks House Kingston Upon Thames KT1 1HS		
Business Description	Property Owners		
Period of Insurance	01 February 2023	to	31 January 2024 both dates inclusive GMT
Effective Date	01 February 2023		
Long Term Undertaking	Not applicable		
Operative Covers	Section 1A:	Material Damage	- Included
	Section 1B:	Business Interruption	- Included
	Section 2:	Liabilities	- Included
	Terrorism Extension		- Not Included
	Terrorism Extension	Non Damage	- Not Included
Reason for Issue	Renewal		
Renewal Premium – Sections 1A & 1B	GBP 258,730.87		
Renewal Premium – Section 2	GBP 18,090.69		
Total Renewal Premium before Tax	GBP 276,821.56		
12% Insurance Premium Tax	GBP 33,218.59		
Total Renewal Premium	GBP 310,040.15		

Underwritten by Aspen Insurance UK Limited

Issuing Office: 30 Fenchurch Street, London EC3M 3BD T +44 (0)20 7184 8000 www.aspen.co

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SECTION 1A – MATERIAL DAMAGE

Premises: 1) Charter Quay, High Street, Kingston Upon Thames, KT1 1XH

Items Covered	Declared Value/Limit of Liability
1 Buildings	GBP 173,369,155 (GBP 150,755,787)
Total Specification Sum Insured	GBP 173,369,155

Contingencies Applicable

Fire	Explosion	Aircraft	Riot and Malicious Damage
Earthquake	Subterranean Fire	Escape of Water or Oil	Accidental Damage
Impact	Sprinkler Leakage	Subsidence	Theft
Accidental Damage	Storm and Flood		

Deductibles

i)	Fire Aircraft and Explosion	GBP 1,000
ii)	Escape of Water or Oil	GBP 15,000
iii)	Storm and Flood	GBP 250,000
iv)	All other Damage	GBP 5,000

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SECTION 1B – BUSINESS INTERRUPTION

Items Covered	Declared Value / Limit of Liability	Indemnity Period
1 <i>Gross Rentals</i>	GBP 244,636	36 months
	Total Sum Insured	GBP 244,636

EXTENSIONS

Extensions to Section 1A

Extension	Operative	Limit
21. Residential Property - Alternative Accommodation and Loss of Rent	Yes	GBP 20,000,000

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SECTION 2 – LIABILITIES

	Limit of Indemnity
Section 2A: Employers' Liability	Not Insured
Section 2B: Public Liability	GBP 5,000,000
Deductible:	GBP 250 Each Loss – Third Party Property Damage (Applicable to Section 2B)
Optional Extensions Applicable:	None

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Endorsements attaching to and forming part of the policy NOA814623A0L

1. Collective Policy Endorsement - In respect of Sections 1A and 1B only

For the purposes of this **Policy**

- i the word "**Insurer**" is amended to read "the Insurers", and the words "the **Insurer** agrees" are amended to read "the Insurers severally agree each for the proportion set against its name"
- ii the liability of the Insurers individually shall be limited to the proportion set against its name

<u>The Insurers</u>	<u>Proportion of Policy</u>	<u>Reference Numbers</u>
Aspen Insurance UK Ltd (Leading Office)	45%	NOA814623A0L
Allianz Insurance	25%	SP/29240497
Aviva Insurance Ltd	30%	100726576CPO

The Leading Office has been duly authorised by Insurers to sign this **Policy** on their behalf.

2. Communicable Disease Endorsement

General **Policy** exclusion is replaced by the following:

1. This **Policy**, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the **Period of Insurance**. Consequently and notwithstanding any other provision of this **Policy** to the contrary, this **Policy** does not insure any **Incident** loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this **Endorsement Incident**, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. 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
 - 3.2. 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
 - 3.3. 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.
4. 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

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Endorsements attaching to and forming part of the policy NOA814623AOL

3. SECTION 1A – MATERIAL DAMAGE

Extension 21. Residential Property - Alternative Accommodation or Loss of **Rent** is restated as follows:

21. Residential Property – Alternative Accommodation or Loss of **Rent**

Where **Buildings** of a **Residential Property** has suffered **Damage** and it has become uninhabitable the **Insurer** will indemnify the **Insured** in respect of

- (a) Reasonable additional costs of similar accommodation incurred by the Insured or any Tenant and temporary storage of any furniture (including the reasonable costs of accommodation in kennels and/or catteries for residents dogs and/or cats if dogs and/or cats are not permitted in such alternative accommodation) or;
- (b) **Rent** paid or payable to the **Insured** by any **Tenant** for accommodation provided and related services rendered at the **Premises** during the period necessary to restore the **Residential Property** to a habitable condition or to make it accessible

Provided that

- (i) cover for such costs shall only apply to the extent that such costs are not otherwise insured
- (ii) the maximum period during which payment under this Extension will be made shall not exceed 104 weeks from the date of the **Damage** unless agreed otherwise by the **Insurer** in writing
- (iii) The liability of the **Insurer** under this Extension shall not exceed the rateable portion applying to the **Residential Property** or to the parts of the **Residential Property** where **Damage** has occurred shown in the **Schedule**.
- (iv) The liability of the **Insurer** may exceed the Limit of Liability where such excess is solely in respect of **Rent** or Alternative Accommodation payable under this Extension or cover under the following

SPECIAL CONDITIONS

- (1) The most the **Insurer** will pay under this Extension shall not exceed GBP 20,000,000 in respect of Residential Property – Alternative Accommodation or Loss of **Rent** cover unless stated in **Schedule**

4) War Exclusion

Exclusion 2 to Sections 1A and 1B is deleted and replaced as follows:

2. **Damage** or loss of **Gross Rentals** directly or indirectly resulting from war invasion act of foreign enemy Hostilities or any persons acting on behalf of or part of any de jure de facto government of any nation country or state (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power nationalisation confiscation requisition seizure or destruction by the government or any public authority

AND

the discovery, detonation or explosion of Munitions (including both controlled and uncontrolled detonations and explosions), whether or not a state of war is current at the time of discovery, detonation or explosion; or any action taken to disarm, diffuse, dispose of, neutralise, make safe, or otherwise remove Munitions, whether or not a state of war is current at the time, within 1 mile of the **Premises**

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