

PROPERTY OWNERS QUOTATION SCHEDULE

Please read this quote schedule in conjunction with the policy wording. Should you have any queries or if any aspect of the Policy does not meet with your requirements, please contact your Insurance Broker or Intermediary who you arranged this Insurance with.

Agent	Kelvin Smith Insurance Brokers Ltd	
Insured	Co-proprietors and Bondholders of Bridge View, St Mungo St, G64 1QT	
Policyholder's Correspondence Address	Bridge View, St Mungo Street, Bishopbriggs, G64 1QT	
Policyholders Business	Owner or Lessor of the property and or land stated in the insured Sections and Appendices attaching to and forming part of this Policy	
UMR Agreement Numbers	B6991SCO2017S01 / SCO-031-BCU-2017	
QUOTE Number	2018/DTW5187155Q	
Date of issue	21 June 2019	
	This quotation is valid for 30 days	
	No Cover is operative	
	First Premium	
Reason for issue		
Period of insurance From:	21 June 2019 00:01 hrs	
Period of insurance To:	20 June 2020 23:59 hrs	
Premium excluding IPT	£3,328.38	
Insurance premium tax (IPT) @ 12%	£399.41	
Policy Fee	£65.00	
TOTAL PREMIUM including IPT	£3,792.79	

Operative Policy Sections and Wordings:

Policy Introduction/General Conditions and Exclusions plus	
Property Damage Events	Insured
Loss of Rents Events	Insured (if declared value amount shown below)
Property Owners Liability Events	Insured
Employers Liability Events	Not Insured
Property Owners Legal Expenses	Insured

PROPERTY DAMAGE EVENTS SECTION

Property Insured	Declared Value	Sum Insured
Buildings	£4,831,500	£6,280,950
Contents	£75,000	£97,500
Total Sum Insured		£6,378,450

LOSS OF RENT EVENTS SECTION

Items Insured	Declared Value	Sum Insured
Loss of Rent (Including alternative accommodation for Occupied Residential Properties only)	£2,198,333	£2,198,333

PROPERTY OWNERS LIABILITY EVENTS SECTION

Limit of Indemnity Limit £2,000,000 any one event

This section shall only apply in respect of injury, loss and damage for which the insured is liable:

- a. as Owner or Lessor of the Premises and or land detailed in this Schedule or any Appendix attaching to and forming part of this Schedule
- b. arising out of any premises disposed of by the Insured to which Section 3 of the defective Premises Act 1972 or Section 5 of the defective Premises (Northern Ireland) Order 1975 applies

Nothing contained in this Section to the contrary shall override this restriction

EMPLOYERS LIABILITY EVENTS SECTION

Limit of Indemnity Limit	£0 any one event
Category of Employee	Insured / Estimated Wages
Clerical Non-Manual Wageroll	£0
Caretaker, Internal Cleaners Wages (Non Industrial)	£0
General Maintenance / Repair Wages	£0
Manual Security	£0
All other Employess - Manual	£0

Employers Reference Number:

PROPERTY OWNERS LEGAL EXPENSES SECTION

Limit of Indemnity £100,000 any one claim (other inner limits apply please see policy wording for full details)

Master Policy Reference TS5/6851002

DAS Legal Online Registration Code DAS472301

ENDORSEMENTS / CLAUSES APPLICABLE

49: Residential Tenants Condition

It is a condition precedent to liability that any Residential portion(s) of the **Premises** are not let to or where a tenancy agreement is with;

- a) local authorities or the Department for Work and Pensions
- b) students
- c) asylum seekers.

52: Contractors Exclusion Clause

This Insurance does not cover loss or damage to the property insured or any liability arising out of the activities of contractors.

L1: Bona Fide Sub-Contractors Condition (Applicable to the whole policy)

In respect of work commencing within the Period of Insurance it is a condition precedent to any liability of the Insurer in respect of Injury loss or damage arising out of or caused by work undertaken on behalf of the Insured by bona fide subcontractors that the Insured obtain and retain a written record that such subcontractors have in force throughout the duration of any work undertaken by them for the Insured insurance as follows:

1. Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to employees
2. Public Liability insurance covering legal liability for injury to any person other than liability described in 1. above and loss or damage to property with a limit of indemnity not less than £2,000,000

This condition does not apply where bona fide subcontractors are engaged to carry out work on behalf of the Insured in an emergency and there is insufficient time to obtain written evidence of insurance provided that the Insured shall obtain verbal confirmation from such subcontractors that insurance as described in 1. and 2. above is in force and confirm such conversation in writing and retain a copy as a written record.

ABOUT YOUR INSURERS

Property Damage Events, Loss of Rent Events & Property Owners Liability Sections

DTW Underwriting Ltd on behalf of Syndicate DTW1991 at Lloyd's (Registered in England and Wales No: 08330551)

Registered office: 6th Floor, One Creechurch Place, Creechurch Lane, London, United Kingdom, EC3A 5AF

DTW 1991 Underwriting Limited is an Appointed Representative of Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Property Owners Legal Expenses Section

DAS Legal Expenses Insurance Company Limited (Registered in England No 00103274)

Registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Authorised on behalf of insurers:



Roger P Christmas,
Chief Operations Officer, BC UW Ltd

Date:

21 June 2019

APPENDIX TO THE PROPERTY DAMAGE & LOSS OF RENT EVENTS SECTIONS QUOTE

Premises 1

Insured	Co-proprietors and Bondholders of Bridge View, St Mungo St, G64 1QT
Premises 1 Address and Postcode	Block 1 Bridge View St. Mungo Street Bishopbriggs G64 1QT
Occupancy of Premises 1	Residential

PROPERTY DAMAGE EVENTS SECTION

Property Insured	Declared Value	Sum Insured
Buildings	£1,610,500	£2,093,650
Contents	£25,000	£32,500
	Total Sum Insured	£2,126,150

Interested Parties:

In accordance with the Property Damage Events Section of the Policy Basis of Settlement Adjustments item numbers 23 and 26, the interest of Freeholders, Lessees, Mortgagees, General Interests and Hire Agreements are noted in this insurance subject to their identity being disclosed to the insurer in writing the event of Damage

Specified Interests:

None

LOSS OF RENT EVENTS SECTION

Items Insured	Declared Value	Sum Insured
Loss of Rent (Including alternative accommodation for Occupied Residential Properties only):	£732,778	£732,778
	Maximum Indemnity Period	36 Months

Insured Events & Excesses

Insured Event		Applicable Excess
Accidental Damage	Insured	£250
Escape of Water	Insured	£250
Flood	Insured	£250
Sprinkler Leakage	Not Insured	£250
Storm	Insured	£250
Subsidence, Heave & Landslip	Insured	£1,000
Theft of Attempted Theft	Insured	£250
Riot, Civil Commotion, Strikers	Insured	£250
Locked out workers	Insured	£250
Workers taking part in Labour disturbances	Insured	£250
Malicious Persons	Insured	£250
Earthquake	Insured	£250
Subterranean Fire	Insured	£250
Escape of Oil	Insured	£250
Impact	Insured	£250
Fire	Insured	£0
Lightning	Insured	£0
Aircraft	Insured	£0
Explosion	Insured	£0
Third Party Bodily Injury (Property Owners Liability Events Only)	Insured	£250

Third Party Property Damage (Property Owners Liability Events Only)

Insured

£250

Period of insurance From:

21 June 2019 00:01 hrs

Period of insurance To:

20 June 2020 23:59 hrs

ENDORSEMENTS / CLAUSES APPLICABLE TO PREMISES 1 (in addition to the Policy Schedule):

APPENDIX TO THE PROPERTY DAMAGE & LOSS OF RENT EVENTS SECTIONS QUOTE

Premises 2

Insured	Co-proprietors and Bondholders of Bridge View, St Mungo St, G64 1QT
Premises 2 Address and Postcode	Block 2 Bridge View St. Mungo Street Bishopbriggs G64 1QT
Occupancy of Premises 2	Residential

PROPERTY DAMAGE EVENTS SECTION

Property Insured	Declared Value	Sum Insured
Buildings	£1,610,500	£2,093,650
Contents	£25,000	£32,500
	Total Sum Insured	£2,126,150

Interested Parties:

In accordance with the Property Damage Events Section of the Policy Basis of Settlement Adjustments item numbers 23 and 26, the interest of Freeholders, Lessees, Mortgagees, General Interests and Hire Agreements are noted in this insurance subject to their identity being disclosed to the insurer in writing the event of Damage

Specified Interests:

None

LOSS OF RENT EVENTS SECTION

Items Insured	Declared Value	Sum Insured
Loss of Rent (Including alternative accommodation for Occupied Residential Properties only):	£732,778	£732,778
	Maximum Indemnity Period	36 Months

Insured Events & Excesses

Insured Event		Applicable Excess
Accidental Damage	Insured	£250
Escape of Water	Insured	£250
Flood	Insured	£250
Sprinkler Leakage	Not Insured	£250
Storm	Insured	£250
Subsidence, Heave & Landslip	Insured	£1,000
Theft of Attempted Theft	Insured	£250
Riot, Civil Commotion, Strikers	Insured	£250
Locked out workers	Insured	£250
Workers taking part in Labour disturbances	Insured	£250
Malicious Persons	Insured	£250
Earthquake	Insured	£250
Subterranean Fire	Insured	£250
Escape of Oil	Insured	£250
Impact	Insured	£250
Fire	Insured	£0
Lightning	Insured	£0
Aircraft	Insured	£0
Explosion	Insured	£0
Third Party Bodily Injury (Property Owners Liability Events Only)	Insured	£250

Third Party Property Damage (Property Owners Liability Events Only)

Insured

£250

Period of insurance From:

21 June 2019 00:01 hrs

Period of insurance To:

20 June 2020 23:59 hrs

ENDORSEMENTS / CLAUSES APPLICABLE TO Premises 2 (in addition to the Policy Schedule):

APPENDIX TO THE PROPERTY DAMAGE & LOSS OF RENT EVENTS SECTIONS QUOTE

Premises 3

Insured	Co-proprietors and Bondholders of Bridge View, St Mungo St, G64 1QT
Premises 3 Address and Postcode	Block 3 Bridge View St. Mungo Street Bishopbriggs G64 1QT
Occupancy of Premises 3	Residential

PROPERTY DAMAGE EVENTS SECTION

Property Insured	Declared Value	Sum Insured
Buildings	£1,610,500	£2,093,650
Contents	£25,000	£32,500
	Total Sum Insured	£2,126,150

Interested Parties:

In accordance with the Property Damage Events Section of the Policy Basis of Settlement Adjustments item numbers 23 and 26, the interest of Freeholders, Lessees, Mortgagees, General Interests and Hire Agreements are noted in this insurance subject to their identity being disclosed to the insurer in writing the event of Damage

Specified Interests:

None

LOSS OF RENT EVENTS SECTION

Items Insured	Declared Value	Sum Insured
Loss of Rent (Including alternative accommodation for Occupied Residential Properties only):	£732,778	£732,778
	Maximum Indemnity Period	36 Months

Insured Events & Excesses

Insured Event		Applicable Excess
Accidental Damage	Insured	£250
Escape of Water	Insured	£250
Flood	Insured	£250
Sprinkler Leakage	Not Insured	£250
Storm	Insured	£250
Subsidence, Heave & Landslip	Insured	£1,000
Theft of Attempted Theft	Insured	£250
Riot, Civil Commotion, Strikers	Insured	£250
Locked out workers	Insured	£250
Workers taking part in Labour disturbances	Insured	£250
Malicious Persons	Insured	£250
Earthquake	Insured	£250
Subterranean Fire	Insured	£250
Escape of Oil	Insured	£250
Impact	Insured	£250
Fire	Insured	£0
Lightning	Insured	£0
Aircraft	Insured	£0
Explosion	Insured	£0
Third Party Bodily Injury (Property Owners Liability Events Only)	Insured	£250

Third Party Property Damage (Property Owners Liability Events Only)

Insured

£250

Period of insurance From:

21 June 2019 00:01 hrs

Period of insurance To:

20 June 2020 23:59 hrs

ENDORSEMENTS / CLAUSES APPLICABLE TO Premises 3 (in addition to the Policy Schedule):

