

Schedule of Insurance

Policy Number: 12456/112387/001

Wording: Thistle/Property_Owners Policy/Covea/082013 Version 4

Insured: Day Flats Residents Limited

Business: Residential Property Owners

Address: The Croft, Wall Street, London, N1 3NB

Premises: As stated in the attached Schedule of Locations.

Occupation of the Buildings: As stated in the attached Schedule of Locations.

Period of Insurance: From: 25 December 2013
(Both days inclusive) To: 24 December 2014
And any subsequent period for which renewal of the Policy is agreed.

Effective Date: 25 December 2013

Broker/Intermediary: Thistle Insurance Services Ltd

First Premium: £14,683.11 plus Insurance Premium Tax: £880.99

Operative Sections: As stated in the attached individual Section Schedules.

Endorsements Applicable: As stated in the attached Endorsement Schedule.

Attaching to and forming part of Policy Number: 12456/112387/001

Section 1 – Property Damage All Risks

Premises: As stated in the attached Schedule of Locations.
Sums Insured: As stated in the attached Schedule of Locations.
Property Insured: As stated in the attached Schedule of Locations and as stated below.

Item	Property Insured	Total Sum Insured
A	Buildings	£17,176,960
	Day One (Non Adjustable) Special Extension	Included
	Declared <i>Buildings</i> Value	£12,723,674
	Applicable Percentage Uplift	35%
B (i)	Contents of Common Parts	£340,000
	Day One (Non Adjustable) Special Extension	Not Included
	Declared B(i) <i>Contents</i> Value	£340,000
	Applicable Percentage Uplift	N/A
B (ii)	Contents of Residential Accommodation	Not Insured
	Day One (Non Adjustable) Special Extension	Not Included
	Declared B(ii) <i>Contents</i> Value	N/A
	Applicable Percentage Uplift	N/A
C	Miscellaneous	Not Insured

The percentage referred to in Special Extension 1 Day One (Non Adjustable) Extension, paragraph c is 135%.

Additional Coverage

Professional Fees Included in all Items other than Item C
Debris Removal Included in all Items other than Item C
Special Extension Subsidence Insured

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Section 2 – Loss of Rent Receivable All Risks

Item	Description	Maximum Indemnity Period	Total Sum Insured
A	Loss of Rent Receivable	12 Months	£3,435,392
Extensions			Sum Insured
1	Capital Additions		Included
2	Denial of Access		Included
3	Disease, Infestation and Defective Sanitation		Included
4	Legionella		Included
5	Loss of Investment Income on Late Payment of Rent		Not Included
6	Managing Agents		Included
7	Public Utilities		Included
8	Unlawful Occupation		Included
	Special Extension Subsidence		Included

Section 3 – Terrorism

Property Insured

Property Damage All Risks	Not Insured
Loss of Rent Receivable	Not Insured

Sections 4 and 5 – Liabilities

Section	Limit of Liability
Section 4 Employers' Liability	£10,000,000 (But where this Section is insured £5,000,000 in respect of <i>Injury</i> arising from <i>Terrorism</i>)
Section 5 Property Owners Liability	
Sub-section A Public Liability	£5,000,000
Sub-section B Products Liability	Not Insured

Attaching to and forming part of Policy Number: 12456/112387/001

Section 6 – Legal Expenses

Limit of Liability
Not Insured

Claims Administrator

Abbey Legal Protection a trading division of Abbey Protection Group Limited

Thistle Advisory Service

The *Thistle Expenses Advisory Service* is a free legal and taxation telephone advisory service provided solely in respect of Legal Expenses cover. To access this service call **0845 481 8863**. Please have *Your* Policy Number available on request. The line is open 24 hours a day, 365 days of the year.

Attaching to and forming part of Policy Number: 12456/112387/001

How to Notify a Claim

Sections 1 to 5 inclusive

In the event of a claim or any circumstance which may give rise to a claim please call the **Thistle Claims Line** immediately on **0844 692 3877** and have *Your* Policy Number available on request.

Please refer to *Your* Policy booklet for full details of the claims notification procedure and conditions.

Section 6 – Legal Expenses

In the event of a claim or any circumstance which may give rise to legal proceedings or a claim for legal expenses, call **0845 250 8863** or email **claims@abbeylegal.com** immediately and ask for the “Claims Administrator”. Please have *Your* Policy Number available on request.

Please refer to *Your* Policy booklet for full details of the claims notification procedure and conditions.

Attaching to and forming part of Policy Number: 12456/112387/001

Excesses

Section 1 – Property Damage All Risks and Section 2 – Loss of Rent Receivable All Risks

Excesses any one loss, any one location

	Property Damage
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Strikers, Locked out Workers, Persons taking part in labour disturbances or Earthquake	£Nil
Subsidence	£2,500
All other claims	£100

Section 5 – Property Owners Liability

Third Party Property Damage *Excess any one loss* £Nil

Endorsements(s) attaching to and forming part of Policy Number: 12456/112387/001

All the Endorsements noted below are subject otherwise to all other Policy Limits, Terms, Conditions and Exclusions.

Endorsement Number	Endorsement Code	Endorsement Description	Status	Section
1.	Interest	Interested Parties	Operative	Sections 1-5

1. Interest – Interested Parties

The interests of Birmingham Midshires Mortgage Services Ltd in respect of flat 11 and Woolwich Building Society as mortgagees & Timothy Oates as lessee in respect of flat 13 are noted in respect of Ashurst Lodge, 145 Highbury Grove, London, N5 1HN.

The interests of Mr V J & Mrs L D C Araujo as owners and Abbey National as mortgagees are noted in respect of flat 3 at The Croft, Wall Street, London, N1 3NB.

The interests of The Bank of Scotland in respect of flats 2 and 4 and Halifax Plc in respect of flat 3 are noted in respect of Davis Lodge, 3-4 Haverstock Street, London, N1 8DN.

The interests of Allied Irish Bank Plc in respect of flat 6 and E Cox, H Anderson & National Westminster Home Ltd in respect of flat 3 are noted in respect of Denham Lodge, Britannia Row, London, N1 8QQ.

The interests of Skipton Building Society, Mortgage Service Centre, DX21757, Skipton as mortgagees (account number 126499900) & Vasos Constanti as borrower in respect of flat 1 and Abbey National in respect of flat 9 are noted in respect of Drummer Lodge, Kinloch Street, London, N1 7LJ.

The interests of Abbey National Plc in respect of flat 5 and Mr Dufton as lessee & Northern Rock Plc as mortgagees in respect of flat 10 are noted in respect of Haywood Lodge, Hilldrop Crescent, London, N7 0JA.

The interests of Hershel Grunhut as lessee & Sun Banking Corporation Ltd as mortgagee in respect of flat 7, J J Surkis as lessees, Woolwich Plc as mortgagees & Britannic Money Plc in respect of flat 6 and Mr S Gratt & Mortgage Express in respect of flat 15 are noted in respect of Heather Lodge, Heathland Road, London, N16 5BT.

The interest of Claire Elizabeth Payne and Clydesdale Bank Plc are noted in respect of Ivy Court, Leighton Grove, London, NW5 2QR.

The interest of Alpha Bank London Ltd, 66 Cannon Street, EC4N 6EP as mortgagees in respect of flat 6 is noted in respect of Gibbs Court, 95 Tollington Park, London, N4 3AH.

Schedule of Locations attaching to and forming part of Policy Number: 12456/112387/001

		Ashurst Lodge, 145 Highbury Grove, London, N5 1HN	Burton Bank, Yeate Street, London, N1 3EP	The Croft, Wall Street, London, N1 3NB
Section 1 - Property Damage All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Buildings</i>	£2,301,781	£1,419,453	£371,615
	Declared Value	(£1,705,023)	(£1,051,447)	(£275,270)
B (i)	<i>Contents of Common Parts</i>	Insured	Insured	Insured
	Declared Value	(£20,000)	(£20,000)	(£20,000)
B (ii)	<i>Contents of Residential Accommodation</i>	Not Insured	Not Insured	Not Insured
	Declared Value	Not Applicable	Not Applicable	Not Applicable
C	<i>Miscellaneous</i>	Not Insured	Not Insured	Not Insured
Section 2 - Loss of Rent Receivable All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Loss of Rent Receivable</i>	12 Months	12 Months	12 Months
	<i>Maximum Indemnity Period</i>	£460,356	£283,891	£74,323
Section 3 - Terrorism				
	Property Damage All Risks	Not Insured	Not Insured	Not Insured
	Loss of Rent Receivable	Not Insured	Not Insured	Not Insured
Occupation		Purpose Built Residential Flats	Purpose Built Residential Flats	Purpose Built Residential Flats

Schedule of Locations attaching to and forming part of Policy Number: 12456/112387/001

		Davis Lodge, 3-4 Haverstock Street, London, N1 8DN	Davoch Lodge, 347 Liverpool Road, London, N1 1NJ	Denham Lodge, Britannia Row, London, N1 8QQ – (including 2 garages and Findon Lodge access yard)
Section 1 - Property Damage All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Buildings</i>	£437,750	£436,489	£628,120
	Declared Value	(£324,259)	(£323,325)	(£465,274)
B (i)	<i>Contents of Common Parts</i>	Insured	Insured	Insured
	Declared Value	(£20,000)	(£20,000)	(£20,000)
B (ii)	<i>Contents of Residential Accommodation</i>	Not Insured	Not Insured	Not Insured
	Declared Value	Not Applicable	Not Applicable	Not Applicable
C	<i>Miscellaneous</i>	Not Insured	Not Insured	Not Insured
Section 2 - Loss of Rent Receivable All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Loss of Rent Receivable</i>	12 Months	12 Months	12 Months
	<i>Maximum Indemnity Period</i>	£87,550	£87,298	£125,624
Section 3 - Terrorism				
	Property Damage All Risks	Not Insured	Not Insured	Not Insured
	Loss of Rent Receivable	Not Insured	Not Insured	Not Insured
Occupation		Purpose Built Residential Flats	Purpose Built Residential Flats	Purpose Built Residential Flats

Schedule of Locations attaching to and forming part of Policy Number: 12456/112387/001

		Drummer Lodge, Kinloch Street, London, N1 7LJ	Farleigh House, 25/27 Halton Road, London, N1 2EL	Frensham Court, 25/27 Highbury New Park, London, N5 2ES
Section 1 - Property Damage All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Buildings</i>	£1,982,085	£554,471	£2,342,829
	Declared Value	(£1,468,211)	(£410,719)	(£1,735,429)
B (i)	<i>Contents of Common Parts</i>	Insured	Insured	Insured
	Declared Value	(£20,000)	(£20,000)	(£20,000)
B (ii)	<i>Contents of Residential Accommodation</i>	Not Insured	Not Insured	Not Insured
	Declared Value	Not Applicable	Not Applicable	Not Applicable
C	<i>Miscellaneous</i>	Not Insured	Not Insured	Not Insured
Section 2 - Loss of Rent Receivable All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Loss of Rent Receivable</i>	12 Months	12 Months	12 Months
	<i>Maximum Indemnity Period</i>	£396,417	£110,894	£468,566
Section 3 - Terrorism				
	<i>Property Damage All Risks</i>	Not Insured	Not Insured	Not Insured
	<i>Loss of Rent Receivable</i>	Not Insured	Not Insured	Not Insured
Occupation		Purpose Built Residential Flats	Purpose Built Residential Flats	Purpose Built Residential Flats

Schedule of Locations attaching to and forming part of Policy Number: 12456/112387/001

		The Green, 19 Rochester Terrace, London, NW1 9JN	Haywood Lodge, Hilldrop Crescent, London, N7 0JA	Heather Lodge, Heathland Road, London, N16 5BT
Section 1 - Property Damage All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Buildings</i>	£403,712	£1,291,203	£2,084,362
	Declared Value	(£299,051)	(£956,447)	(£1,543,972)
B (i)	<i>Contents of Common Parts</i>	Insured	Insured	Insured
	Declared Value	(£20,000)	(£20,000)	(£20,000)
B (ii)	<i>Contents of Residential Accommodation</i>	Not Insured	Not Insured	Not Insured
	Declared Value	Not Applicable	Not Applicable	Not Applicable
C	<i>Miscellaneous</i>	Not Insured	Not Insured	Not Insured
Section 2 - Loss of Rent Receivable All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Loss of Rent Receivable</i>	12 Months	12 Months	12 Months
	<i>Maximum Indemnity Period</i>	£80,744	£258,241	£416,872
Section 3 - Terrorism				
	<i>Property Damage All Risks</i>	Not Insured	Not Insured	Not Insured
	<i>Loss of Rent Receivable</i>	Not Insured	Not Insured	Not Insured
Occupation		Purpose Built Residential Flats	Purpose Built Residential Flats	Purpose Built Residential Flats

Schedule of Locations attaching to and forming part of Policy Number: 12456/112387/001

	Ivy Court, Leighton Grove, London, NW5 2QR	The Leys, 33 Rochester Road, London, NW1 9JH	The Limes, 35 Highbury Grove, London, N5 1HL	
Section 1 - Property Damage All Risks	<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>	
A				
	<i>Buildings</i>	£551,044	£448,465	£894,437
	Declared Value	(£408,181)	(£332,196)	(£662,546)
B (i)	<i>Contents of Common Parts</i>	Insured	Insured	Insured
	Declared Value	(£20,000)	(£20,000)	(£20,000)
B (ii)	<i>Contents of Residential Accommodation</i>	Not Insured	Not Insured	Not Insured
	Declared Value	Not Applicable	Not Applicable	Not Applicable
C	<i>Miscellaneous</i>	Not Insured	Not Insured	Not Insured
Section 2 - Loss of Rent Receivable All Risks	<i>Sum Insured</i>	<i>Sum Insured</i>	<i>Sum Insured</i>	
A				
	<i>Loss of Rent Receivable</i>	12 Months	12 Months	12 Months
	<i>Maximum Indemnity Period</i>	£110,209	£89,693	£178,887
Section 3 - Terrorism				
	<i>Property Damage All Risks</i>	Not Insured	Not Insured	Not Insured
	<i>Loss of Rent Receivable</i>	Not Insured	Not Insured	Not Insured
Occupation	Purpose Built Residential Flats	Purpose Built Residential Flats	Purpose Built Residential Flats	

Schedule of Locations attaching to and forming part of Policy Number: 12456/112387/001

		The Poplars, 1 Montpelier Grove, London, NW5 2XD	Gibbs Court, 95 Tollington Park, London, N4 3AH
Section 1 - Property Damage All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Buildings</i>	£398,924	£630,212
	Declared Value	(£295,499)	(£466,824)
B (i)	<i>Contents of Common Parts</i>	Insured	Insured
	Declared Value	(£20,000)	(£20,000)
B (ii)	<i>Contents of Residential Accommodation</i>	Not Insured	Not Insured
	Declared Value	Not Applicable	Not Applicable
C	<i>Miscellaneous</i>	Not Insured	Not Insured
Section 2 - Loss of Rent Receivable All Risks		<i>Sum Insured</i>	<i>Sum Insured</i>
A	<i>Loss of Rent Receivable</i>	12 Months	12 Months
	<i>Maximum Indemnity Period</i>	£79,785	£126,042
Section 3 - Terrorism			
	Property Damage All Risks	Not Insured	Not Insured
	Loss of Rent Receivable	Not Insured	Not Insured
Occupation		Purpose Built Residential Flats	Purpose Built Residential Flats