

# Terrorism Schedule

**Master Policy Number:** FC0224722

**Policy Ref:** H4010455/T

**Insurers:** 100% Lloyds of London led by Brit Syndicates 2987

**Insured:** Ishguard Limited, Brantones Limited & The Lessees of Knightsbridge Court, Palmyra Square North

**Interested Parties:** The interests of any freeholder, mortgagee, lessor, heritable creditor "Primo Loco" or "Secundo Loco" or similar party is noted

**Period of Insurance:** From: 01 May 2023 To: 30 April 2024

**Insured Premises:** Knightsbridge Court, Palmyra Square North  
Warrington  
WA1 1TA

**Sum Insured:**

Building Declared Value	£10,935,240
Contents of common parts	2.5% of the Building Declared Value
Rent &/or Alternative Accommodation	45% of the Building Declared Value,

**Premium Inclusive of IPT:** £845.07

Subject to the exclusions and limits hereinafter contained, this Insurance insures buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage.

**Act of terrorism** means an act or series of acts, involving the use of force or violence, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. For the avoidance of doubt an 'act of terrorism' shall include an **act of sabotage**.

**Act of sabotage** means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**Damage** means physical loss, destruction or physical damage.

**Territorial Limits** The United Kingdom, the Channel Islands and Isle of Man.

**Sub Limits:** Sub-limits apply any one Occurrence and in the aggregate for the period.

The Policy provides sabotage and terrorism insurance as a follow form of the Associated Policy except for sub limits where they are specified within the Policy, in which case the Policy sub limits override those set out in the Associate Policy.

The sabotage and terrorism sub limits are all as per the Policy including but not limited to:

- (i) Seepage / contamination / pollution / Clean Up £ 100,000
- (ii) Denial of Access including civil or military order 10% of the Limit of Liability or £1,000,000 whichever the lesser.
- (iii) Utilities 10% of the Limit of Liability or £1,000,000 whichever the lesser

**Excess:** For all claims in respect of one occurrence, which shall be adjusted in accordance with the terms, Exclusions and Conditions of this Policy, the Insurers will not be liable for the Amount of the Excess stated within the Policy.

**Associated Buildings Policy:** Zurich Insurance plc Policy No. 7508195 H4010455 /T

**Claims Notification** Terrorism Claims, Arthur J Gallagher, Metro House, Northgate, Chichester, West Sussex, PO19 1BE - Email: [UK.Chichester.Tyser.Claims@ajg.com](mailto:UK.Chichester.Tyser.Claims@ajg.com) Tel: +44 (0) 1243 793 769