Premier Property Owners
New Business Master Schedule

Date of Issue	1st July 2026

Policy Details		**Policy Number: NG400023583**	
Insurer:	Royal & Sun Alliance Insurance Ltd trading as NIG and/or such other authorised Insurer as Royal & Sun Alliance Insurance Ltd may contract to underwrite any part of this Policy.		
Insured:	HAYDON COURT (NORTH) RESIDENTS COMPANY LIMITED		
Business Description:	Property Owner		
Period of Insurance:	30th June 2026	to	29th June 2027
Renewal Date:	30th June 2027		
Endorsements:	Certain specific endorsements may apply, as shown on individual Locations, those applicable to the whole policy are shown overleaf.		

Location Details		
Risk Locations:	Various premises more specifically described in the individual Locations.	
	Number of Locations included in this Policy:	1

Premium Breakdown

	New Business Premium (excluding IPT)	**Insurance Premium Tax (IPT)**	**New Business Premium (including IPT)**
Location Premium (exc. Terrorism):	£4,129.48	£495.54	£4,625.02
Legal Expenses Additional Cover:	£0.00	£0.00	£0.00
Total Premium Due:	£4,129.48	£495.54	£4,625.02

Subject to the Terms, Conditions, Exclusions and Premium payment arrangements of the Policy

SECTION 1: PROPERTY DAMAGE	Insured

DESCRIPTION	BASIS OF SETTLEMENT	TOTAL DECLARED VALUE	TOTAL SUM INSURED
Buildings	See individual Property Certificates	£5,196,482	£7,794,724

Perils (These may vary for individual Locations)	Operative	Excess
1 Fire / Lightning / Explosion / Aircraft	Yes	See individual Property Certificates
2 Earthquake or Subterranean Fire	Yes	See individual Property Certificates
3 Riot, Civil Commotion	Yes	See individual Property Certificates
4 Malicious Persons	Yes	See individual Property Certificates
5 Storm	Yes	See individual Property Certificates
6 Flood	Yes	See individual Property Certificates
7 Escape of Water or Oil	Yes	See individual Property Certificates
8 Impact	Yes	See individual Property Certificates
9 Escape of Water from any Automatic Sprinkler Installation	No	Not Applicable
10 Theft or any attempt thereat	Yes	See individual Property Certificates
11 Subsidence or ground heave or landslip	Yes	See individual Property Certificates
12 Accidental breakage of or Damage to fixed glass or fixed sanitary ware	Yes	See individual Property Certificates
13 Any other accident	Yes	See individual Property Certificates

SECTION 2: LOSS OF INCOME	Insured

DESCRIPTION	TOTAL SUM INSURED	MAXIMUM INDEMNITY PERIOD
Alternative Accommodation (Residential)	See individual Property Certificates	

SECTION 3: TERRORISM	Not Insured

SECTION 4: PROPERTY OWNERS' LIABILITY	Insured

DESCRIPTION	
Indemnity Limit	£5,000,000
Sub Sections	**Limit**
4a - Legionellosis	Not Operative
4b - Financial Loss	Not Operative
Excesses	**Amount**
Occurrence 1 - Accidental Bodily Injury	£0
Occurrence 2 - Damage to Property	£0
Occurrence 3 - Obstruction, trespass etc.	£300
Occurrence 4 - Wrongful arrest etc.	£300
Legal Liability for Damage to any premises (including their fixtures and fittings) leased, rented or hired to the Insured	£300

SECTION 5: EMPLOYERS' LIABILITY	Insured

DESCRIPTION	
Indemnity Limit	£10,000,000

SECTION 6: ENGINEERING BREAKDOWN	Insured

SECTION 7: LEGAL EXPENSES	Insured

DESCRIPTION	
Indemnity Limit	£250,000
Employment Disputes and Compensation Awards	Refer Policy Wording
INSURED INCIDENTS	**OPERATIVE**
Extension J	See Individual Property Certificates

Policy Endorsements

PR15P - Vacant or Disused Flats % Condition

It is a condition precedent to the liability of the Company that in respect of Locations which are Vacant or Disused or more than 20% of the flats forming any Building at the premises become Vacant or Disused the

Insured shall:

i inspect the Location on at least a weekly basis and carry out immediately any work necessary to maintain the security of the Premises

ii take all reasonable precautions for the safety of the Locations insured including the security of all doors and windows and other means of entry and the sealing of all letter boxes and similar openings to prevent ignitable materials accelerants or similar materials being introduced into the Buildings;

iii remove all unfixed combustible materials either within or outside in the vicinity of the Buildings from the location;

iv for the period of 1st October until 31st March inclusive keep any central heating within the Buildings on for at least 2 hours during the morning and night hour

v Perils 3, 4, 5, 6, 7, 8, 9, 10 and 13 specified in Section 1 and Section 2 are not operative

The following additional General Definition is hereby added:

Vacant or Disused

Any Location or part thereof that is unfurnished, untenanted, unoccupied or no longer in active use for a period of more than 90 days.

CY010 – Cyber & Vicinity Cover Amendments

Policy Amendments
The following amendments are applicable to this Policy:

General Definitions -
The following General Definitions are added to this Policy:

Computer System
Any computer, hardware, software, communication system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller, including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility, owned or operated by the Insured or any other party.

Cyber Act
An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

a Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

b any partial or total disruption to, unavailability of, or failure to access, process, use or operate any Computer System or a series of such related events.

Cyber Loss
Any loss, damage, liability, claim, cost or expense, of whatsoever nature, arising from or connected with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Data
Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored, by a Computer System.

General Exclusions -
General Exclusion E Computer Virus and Hacking of this Policy, is deleted and replaced by the following:

E Cyber

a Cyber Loss; or

b loss, damage, liability, claim, cost, expense of whatsoever nature, arising from or connected with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.

Provided that:

a the exclusion at item **a** above shall not apply to:

i any Damage to property insured and resulting business interruption, where insured by this Policy and which is not otherwise excluded under this Policy, which results from any Fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, storm, flood, escape of water or oil from any tank or apparatus or pipe, sprinkler leakage, theft or impact by any vehicle or animal; or

ii any liability not otherwise excluded under Section 4: Property Owners' Liability and Section 4(a): Property Owners' Liability Legionellosis, of this Policy, where insured, for ensuing Bodily Injury or Damage to physical property (Bodily Injury being as defined in those Sections),

which results from a Cyber Incident unless that Cyber Incident is arising from or connected with a Cyber Act; and

b the exclusion at item **b** above shall not apply where Data Processing Media owned or operated by the Insured suffers physical loss or physical damage. In no event will cover under this Policy exceed the cost of repairing or replacing the Data Processing Media itself plus the costs of copying the Data from back-up or from originals of a previous generation. These costs shall not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired, replaced or restored the basis of valuation shall be no higher than the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the value of such Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled.

The Company shall not indemnify the Insured for any action taken in controlling, preventing, suppressing or remediating a Cyber Incident or a Cyber Act.

This General Exclusion shall not apply to Section 3: Terrorism, Section 5: Employers' Liability and Section 6: Engineering Breakdown.

Section 2: Loss of Income -
Extension B Contingency Rent Extensions for Landlord's Protection – a Denial of Access
The words "in the immediate vicinity of the Buildings" are deleted and replaced by the words "within one mile of the Buildings".

Extension C Loss of Attraction
The words "in the immediate vicinity of the Premises" are deleted and replaced by the words "within one mile of the Premises".

Extension D Loss of Attraction – Anchor Tenants
The words "attracted to the vicinity of the Premises" are deleted and replaced by the words "attracted to the Premises".

Extension G Prevention of Access
The words "in the immediate vicinity" are deleted and replaced by the words "within one mile".

Section 3: Terrorism -
The Definition of Computer Systems under this Section is deleted and replaced by the following:

Computer System
For the purpose of this Section only, a Computer System shall mean a computer or other equipment or component or system or item which processes, stores, transmits or receives Data.

The Definition of Data under this Section is deleted and replaced by the following:

Data
For the purpose of this Section only, Data shall mean data of any sort whatever, including without limitation tangible or intangible data and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Section 4(b): Property Owners' Liability Financial Loss -
The following Definitions under this Section are deleted:

Data
Failure of a System
Microchip
System
Virus

Sections 4, 4(a) and 4(b): Supplemental

Extensions applicable to Section 4 only:

Extension L Environmental Statutory Clean Up Costs
Proviso d is deleted and the definitions for “Virus or Similar Mechanism” and “Hacking” are deleted.

Exclusions applicable to Section 4(b) only:
Exclusion 19 under this Section is deleted and all subsequent exclusions 20 to 23 have been renumbered 19 to 22 respectively.