

## The Schedule

### Property Owners Insurance

#### Important information

- We have used the information in this document and your completed proposal form or statement of fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

#### What you need to do next

- Please read these documents carefully to check the details are correct and that the level of cover meets your needs.
- The schedule and policy wording should be read together as they show the cover we are providing to you.
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

<b>Agency</b>	Waterfront Insurance Brokers Ltd	<b>UMR Number</b>	B0334SC3342022378
<b>Policy No</b>	OASIS / XLCatlin - 10002579	<b>Agent No.</b>	53
<b>Reason for Issue</b>	Mid-Term Adjustment	<b>Issue Date</b>	8th November 2022
<b>Authorised Signatory</b>			
<b>The Insured</b>	Stratagem FP SSAS		
<b>Correspondence Address</b>	1 Park Lane STOCKPORT SK12 1RD		
<b>The Business</b>	Owner of the properties as detailed in the property certificates.		
<b>Premium</b>			
Buildings			£40.22
Landlords Contents			£0.00
Loss Of Rent			£0.00
Property Owners Liability			£0.00
Legal Expenses			£0.00
Terrorism			£0.00
Camberford Underwriting Fee			£0.00
Insurance Premium Tax at the current rate			£4.83 @ 12%
<b>Total Amount payable</b>			<b>£45.05</b>

## Property Certificate

**Insurer:** XL Catlin Insurance Company UK Limited **Policy No. OASIS / XLCatlin - 10002579**  
**Insured:** Stratagem FP SSAS **Sch No- 1**

**The Premises:** 1 Park Lane, STOCKPORT, SK12 1RD

**Premises Occupation:** Unoccupied

**Construction:** The **Premises** are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.

**Start Date:** 8th November 2022 00:00:01 GMT **Expiry Date:** 4th April 2023 23:59:59 BST

**Covers Applicable:** Fire, Lightning, Explosion, Aircraft or other aerial devices or articles dropped from them, Riot, Civil Commotion, Strikers, Locked-out workers, Persons taking part in labour disturbances, Malicious Persons, Theft, Earthquake, Storm, Flood, Escape of Water from any tank, apparatus or pipe, leakage of oil from any fixed heating installation, Impact by any road vehicle or animal, Accidental Damage, Subsidence.

<b>Policy Excesses</b>	Fire, Lightning, Earthquake, Explosion, Aircraft, Riot & Civil Commotion	£350
	Strikers, Locked-Out Workers & Persons Taking Part in labour disturbances	£350
	All Perils excess, unless otherwise stated below:	£350
	Escape of Water	£500
	Flood	£350
	Theft & Attempted Theft	£350
	Subsidence	£1,000
	Property Owners Liability - Third Party Property Damage	£250

### Sum insured / Limit of Indemnity

Buildings Declared Value	£221,357
Buildings Sum Insured	£298,832
Landlords Contents	£0
Loss of Rent Receivable	£16,000 (12 months)
Property Owners Liability	£5,000,000 for any one event

### Premiums

Buildings	£40.22	
Landlords Contents	£0.00	
Loss Of Rent	£0.00	
Property Owners' Liability	£0.00	
Legal Expenses	£0.00	£0.00
Terrorism	£0.00	
Camberford Underwriting Fee	£0.00	
Total Insurance Premium Tax	£4.83	
Total Amount Payable (Inclusive of Tax)	£45.05	

### Notes

For full details of your cover please refer to the Oasis Property Owners Insurance Policy Wording (a further copy can be supplied upon request)

## Policy Endorsements

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### **First Loss Payee**

All Claims Payments (Excluding payments under the Property Owner's Liability and Terrorism Sections) in excess of £25,000 shall be paid to an account that Barclays Bank PLC as first loss payee may specify in writing.

### **Identity of Insurers**

The Insurers for this Policy are as stated below

Legal Expenses cover

Arranged by ARAG plc on behalf of the Insurer AmTrust Europe Limited

All other covers

XL Catlin Insurance Company UK Limited

### **Definitions**

**ARAG plc** is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Limited.

**XL Catlin Insurance Company UK Limited** (No.05328622). Registered in England and Wales at 20 Gracechurch Street, London EC3V 0BG. Regulated by the FCA in the UK and represents various regulated (re)insurance carriers (including certain underwriters at Lloyd's) operating within AXA Group's AXA XL division that are regulated by the FCA and the PRA in the UK and the Central Bank of Ireland in Ireland

### **Flat Roof Condition**

It is a Condition Precedent under Section 1 Property Damage in respect of damage resulting from Storm, Flood and Accidental Damage that any flat roof shall be inspected by a competent roofing contractor prior to the month of October each year and evidence of such inspection and any remedial work following such inspection should be kept and produced if required by the Company

### **Terrorism Extension - Not Operative**

Terrorism Cover is Not Insured

### **Unoccupied Units/Portion(s) of Buildings - Increased Excess.**

In respect of any unoccupied unit or portion(s) of buildings the excess is increased to £2500 for all perils.

### **Excluded Covers at Any Vacant Unit**

No cover shall be provided in respect of Damage caused by Malicious Persons, Escape of Water, Accidental Damage & Theft/Attempted Theft

### **Sub-Contractors Condition**

Any contractor working on or at the Premises must carry their own Public Liability Insurance (Minimum £2M Limit) and any necessary hot-work permits.

### **Cancellation Clause**

If the Policy is cancelled the Insured will be entitled to a pro rata refund of premium for the unexpired period, subject to us retaining an administration fee of £35. No Cancellation Fee will be applied if the policy is cancelled within the Cooling-Off-Period (the first 14 days of cover).

The Insured will not be entitled to any refund of premium in the event that a claim has been submitted under the Policy unless as otherwise agreed by us on behalf of the Insurer

### **Survey and Risk Improvement Condition**

If this Condition applies you will be advised separately. It will set out detail of that the risk or a part of it is not satisfactory in the opinion of the Insurer, then the Insurer reserves the right to

- a. alter the premium or terms and conditions or require Risk Improvements
- b. exercise their right to cancel the Policy
- c. leave the premium or terms and conditions unaltered

In the event that a risk improvement is not completed or risk improvement procedures are not introduced within the completion time scales specified by the Insurer, then the Insurer reserves the right to;

- a. alter the premium or terms and conditions
- b. exercise their right to cancel the Policy
- c. leave the premium or terms and conditions unaltered

This Clause will give details of the procedure the Insurer will follow and also states what the Insured's rights are regarding policy cancellation or in the event that the policy coverage is amended acceptance or rejection

### **Binding Authority**

Oasis Property Insurance is acting for the Underwriters pursuant to the terms of a Binding Authority and receives a Profit Commission from Underwriters under the terms of such Binding Authority, details of which can be provided upon request

### **Coronavirus Absolute Exclusion**

Notwithstanding any other provision, no cover is provided under this policy for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (i) any fear or threat (whether actual or perceived) of; or
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

### **Illegal Cultivation Of Drugs**

The liability of the Insurer extends to include Damage to Premises arising from Tenants use of the Premises for the manufacture, cultivation, harvest

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or processing by any method of drugs classed as a controlled substance under the Misuse of Drugs Act (1971)

The Insured shall lose their right to indemnity if the Insured or their appointed representative does not:

A. carry out internal and external inspections of the Premises at least every three months or as permitted under the tenancy agreement

i. maintain a log of such inspections and retain that log for at least 24 months

ii. carry out six monthly management check of the inspection log

B. obtain and record written formal identification of any prospective Tenant

C. obtain and retain a written employers reference for any new Tenant

D. obtain and record details of any Tenant's bank account and verify those details by receiving at least one payment from such account

E. advise any Tenant where sub-letting is permitted by the tenancy agreement that they must follow the measures stated in B. , C. and D. above for all lettings they arrange

**Reason for Issue:** Mid-Term Adjustment

## Statement of Fact

**Policy Holder's Name** Stratagem FP SSAS  
**Contact Address** 1  
Park Lane  
STOCKPORT  
SK12 1RD  
**Effective from** 8th November 2022 00:00:01 GMT

### This is an important document and you must read it in full

A Statement of Fact records the information notified to us and facts assumed about you, your business and your business partners and directors. It must be read in conjunction with the enclosed Certificate and policy wording, as together with the information provided they form a record of our contract with you and the information which has been taken into account when calculating the premium, terms and conditions of your policy.

Please remember all material facts must be disclosed. Failure to do so could invalidate your policy. A material fact is one which is likely to influence an insurer in the assessment and acceptance of the application. You must therefore inform the insurer of any circumstances of which they may not be aware. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer.

If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of this insurance.

**You must check all the information and material facts contained in this Statement of Fact and the Schedule and contact your Insurance Adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that your policy is not valid or We may not be liable to pay your claim (s).**

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

### General Details

You or any organisations that your partners or directors have been involved with (as a partner or director), or any of your partners or directors in a personal capacity have never, unless you notify us or have already advised us otherwise:

- been declared bankrupt, been the subject of any bankruptcy proceedings or any form of insolvency or winding up procedures (including administrative receivership)
- been convicted of a criminal offence other than a motoring offence, or charged (but not yet tried) with a criminal offence other than a motoring offence
- been declined or refused insurance cover or had cover declared void
- had any insurance renewal refused
- had any special terms or conditions imposed by an insurer
- been the subject of a recovery action by HM Revenue & Customs
- been prosecuted, served prohibition or served an improvement order under Health and Safety legislation
- been disqualified from being a company director.
- ever been subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement of a Sheriff Court Decree

### Claims History

In connection with The business or any other business in which you, your directors, partners or family members are, or have been involved, and in respect of the cover (s) now granted, there have been the following incidents in the last 3 years which have or could have resulted in a claim, whether insured or not:

Date	Details	Paid (£)	O/S (£)
28/10/2019	50-113005 - reported directly by broker- Claim withdrawn	150	0

## Premises Details

The following details are assumptions made by us regarding each of your properties insured under this policy. If there are any alterations to be made, please notify us as soon as possible as it may have an affect on payment of any future claims.

Unless you notify or have already advised us otherwise:

- All **Premises** are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.
- All the premises insured or to be insured will be maintained in a good state of repair
- All the premises insured are not classified as Grade 1, Grade 2 or Grade 2\* listed.
- The Premises have not suffered from nor are showing signs of damage by subsidence, ground heave or landslip and are not situated over made up ground or underground workings of any sort.
- The Premises are not located in an area which has a history of flooding.
- The Buildings are occupied for the sole purpose of the business occupation shown on the premises certificate.
- The Buildings or a portion of the Buildings are not unfurnished, unused or Unoccupied.

## Exceptions to Material Facts, including Premises Number where necessary

None