

RENEWAL SCHEDULE

| | |
|----------------------------|--------------------------------------------------------------------------------|
| Policy Number | IC GEN 3980887 |
| Schedule Number | 2019 - 6 - 50126 |
| Broker | North County Brokers Limited (BT8268) |
| Named Insured | Trimleston Property Management Company Ltd |
| Address | Hamlet Lane Balbriggan Co Dublin IRLN . |
| Business | Apartment Block |
| Period of Insurance | A) EFFECTIVE FROM 1st July 2019 B) TO 30th June 2020 (Both Dates Inclusive) |
| Renewal Date | 1st July 2020 |

RENEWAL SCHEDULE (Continued)

The following Section(s) of the Policy are operative

| Section(s) / Optional Extensions | Renewal Premium(s) | Future Annual Premium(s) |
|----------------------------------|--------------------|--------------------------|
| Property Damage | €3,119.96 | €3,119.96 |
| Rent | €158.57 | €158.57 |
| Employers' Liability | €262.50 | €262.50 |
| Public and Products Liability | €678.15 | €678.15 |
| Sub Total | €4,219.18 | €4,219.18 |
| Government Levy | €10.97 | €10.97 |
| Total | €4,430.15 | €4,430.15 |

Policy Wording Code 20500614

Policy Endorsement(s)

| | |
|-------|-------------------------------|
| F0908 | Residential U |
| IGN14 | Legal Expenses Notice General |
| IGN20 | Pyrite Exclusion |
| IGN62 | GDPR Amendments |

**GENERAL POLICY ENDORSEMENT
F0908 - Residential U**

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 1st July 2018

Property Damage Section

1. Cover Clause 6. (Architects' Surveyors' Legal and Other Fees) is amended to read:

'The insurance provided by this Property Damage Section in respect of Property Insured also applies to architects' surveyors' legal and other professional fees (but excluding professional fees of managing Agents) necessarily incurred in the reinstatement of the Property Insured consequent upon Damage thereto but not for preparing any claim it being understood that the amount payable for such fees shall not exceed those authorised under the scale of charges of the respective professional bodies at the time of such reinstatement and provided that

(a) the Company's liability for fees is limited to 17.5% of the amount of any one claim or claims arising from an Event

(b) unless (b) below applies the Company's liability for Damage and fees shall not exceed in total the Sum Insured in respect of each insured item of Property Insured

(c) where there is a specific item in the Schedule for architects' surveyors' legal and other professional fees the Company's liability shall not exceed the Sum Insured in respect of such item in respect of any one Event

2. Cover Clause 6. (Removal of Debris) is amended to read:

'The insurance provided by this Property Damage Section extends to cover costs and expenses necessarily incurred by the Named Insured with the consent of the Company in

(a) removing debris

(b) dismantling or demolishing

(c) shoring up

or propping of the Property Insured as a result of Damage insured by this Property Damage Section

Provided that

(i) the Company will not pay for any costs or expenses

A. incurred in removing debris except from the site of such Property Damaged and the area immediately adjacent to such site

B. arising from the pollution or contamination of property not insured by this Property Damage Section

(ii) the Company's liability for removal of debris is limited to 10% of the amount of any one claim or claims arising from an Event

GENERAL POLICY ENDORSEMENT (Continued)**F0908 - Residential U**

(iii) unless (iii) below applies the Company's liability for Damage and removal of debris shall not exceed in total the Sum Insured in respect of each insured item of Property Insured

(iv) where there is a specific item in the Schedule for removal of debris the Company will pay for costs or expenses incurred in removing debris only to the extent described in such item in the Schedule and the Company's liability shall not exceed the Sum Insured in respect of such item in respect of any one Event

3. Cover Clause 10 (European Union and Public Authorities Clause (including Undamaged Property) is amended to read

Subject to the following Special Conditions the insurance provided by this Property Damage Section in respect of Property Insured extends to cover such additional costs of reinstatement as may be incurred solely by reason of the necessity to comply with the stipulations of

(a) European Union Legislation or

(b) Building or other Regulations under or framed in pursuance of any Act of the Oireachtas or Bye-Laws of any Public Authority

(hereinafter referred to as the Stipulations) in respect of

- the Damaged Property

- undamaged portions thereof but only to the extent that such additional costs are necessarily incurred to reinstate Property which has been Damaged by fire lightning aircraft or explosion

excluding

(i) the cost incurred in complying with the Stipulations

A. in respect of Damage occurring prior to the inception of this Cover clause

B. in respect of loss destruction or damage not insured by this Property Damage Section

C. under which notice has been served upon the Named Insured prior to the happening of the Damage

D. for which there is an existing requirement which has to be implemented within a given period

E. under circumstances where the Named Insured is aware of any deficiency prior to the Damage

(ii) the additional cost that would have been required to make good the Property Damaged to a condition equal to its condition when new had the necessity to comply with the Stipulations not arisen

(iii) the amount of any charge or assessment arising out of capital appreciation which may be payable in respect of the Property or by the owner thereof by reason of compliance with the Stipulations

Special Conditions

1. The work of reinstatement must be commenced and carried out without unreasonable delay and in any case must be completed within twelve months after the Damage or within such further time as the Company may in writing

GENERAL POLICY ENDORSEMENT (Continued)**F0908 - Residential U**

allow (during the said twelve months) and may be carried out upon another site (if the Stipulations so necessitate) subject to the liability of the Company under this Cover clause not being thereby increased

2. If the liability of the Company under this Property Damage Section apart from this Cover clause shall be reduced by the application of any of the terms of this Property Damage Section then the liability of the Company under this Cover clause shall be reduced in like proportion

3. The Company's liability in respect of this cover clause shall not exceed

(i) 15% of its Sum Insured

(ii) where the Sum Insured applies to Property at more than one building at the Business Premises or at more than one Business Premises 15% of the total amount for which the Company would have been liable had the Property Insured at the Business Premises where the Damage has occurred been wholly destroyed

4. The Company's total liability for Damage and costs covered under this Cover clause in respect of each insured item of Property Insured shall not exceed its Sum Insured

5. All the terms and conditions of this Property Damage Section except in so far as they are varied hereby shall apply as if they had been incorporated herein

Business Interruption Section**Alternative Accommodation Costs - Apartment Blocks**

Basis of Settlement - Declaration Linked Rent Receivable: Code DLRR is amended as follows where the item description in the Schedule is stated as Rent Receivable and Alternative Accommodation Costs

1. The following is added

The insurance under this item shall additionally cover Alternative Accommodation Costs for which the amount payable as indemnity hereunder shall be insofar as it is the responsibility of the Named Insured the reasonable additional cost of comparable alternative accommodation including kennelling costs for pets incurred by the lessee of a residential building or residential portion of any Business Premises comprising an apartment block during the Indemnity Period in the event the residential building or residential portion of the Business Premises becomes uninhabitable in consequence of Damage but only during the period necessary for Reinstatement (as defined in the Reinstatement Basis of Settlement under the Property Damage Section) beginning when the Damage occurs and ending when the residential building or residential portion of the Business Premises becomes habitable and provided that

(i) the apartment block is insured by the Named Insured on behalf of individual owners or lessees

(ii) the insurance in paragraph (b) of this Basis of Settlement in respect of Increase in Cost of Working does not apply to cover such costs

2. The Limit of Liability clause is deleted and replaced with the following:-

(i) the maximum amount payable under this item is limited to the Sum Insured stated in the Schedule

GENERAL POLICY ENDORSEMENT (Continued)**F0908 - Residential U**

(ii) where the Sum Insured applies to more than one building at the Business Premises the Company's liability shall not exceed 25% of the total amount for which the Company would have been liable had the Property Insured at the Business Premises where the Damage has occurred been wholly destroyed

For the purpose of this Endorsement the words Property Insured shall mean as described in the Schedule and Specification forming part of the Property Damage Section of this Policy

Subject otherwise to the terms conditions and exclusions of the Policy

GENERAL POLICY ENDORSEMENT

IGN14 - Legal Expenses Notice General

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 18th February 2015

Important Notice

No coverage is provided by this notice This notice does not amend any provision of your Policy You should review your entire Policy carefully for complete information on the coverages provided and to determine your rights and duties under your Policy Please contact your broker if you have any questions about this notice or its contents If there is any conflict between your Policy and this notice the provisions of your Policy prevail

Cover for Legal Expenses is provided and underwritten by DAS Legal Expenses Insurance Company Ltd.

The standard covers provided are:-

- Employment Disputes
- Financial Compensation Awards
- Legal Defence
- Property Protection
- Bodily Injury
- Tax Protection
- Helplines

Limit of Indemnity €150,000 any one incident including compensation awards and all claimants' and defence costs and expenses. The total compensation payable in respect of Employment Financial Compensation Awards will not exceed €1,500,000 inclusive of all claimants' and defence costs and expenses in the aggregate in any one period of insurance.

If You need help from DAS

- Commercial Legal Advice - 1850 670 747
- Health & Medical Information - 1890 254 364
- Counselling - 1850 670 407 (calls to this number are not recorded)
- Business Assistance - 1850 670 747
- Claims Reporting Lines - 1850 670 747 or 01 670 7470

Employment Manual online - www.das.ie From this page please click on the employment manual icon. Your user name is Travelers and your employment manual password is **Ce9ra5an** .

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 of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules. The regulatory system which applies in Ireland is different to that which applies in the UK.

Subject otherwise to the terms conditions and exclusions of the DAS Commercial Legal Protection Policy

GENERAL POLICY ENDORSEMENT**IGN20 - Pyrite Exclusion**

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 18th February 2015

The following Endorsement is added to the General Exclusions

The Company shall not be liable in respect of any loss destruction damage cost or liability of whatsoever nature directly or indirectly caused or occasioned by or through resulting from or in connection with or in consequence of Pyrite or the existence of Pyrite

Pyrite shall mean the mineral pyrite or iron pyrite

Subject otherwise to the terms conditions and exclusions of the Policy

GENERAL POLICY ENDORSEMENT

IGN62 - GDPR Amendments

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 1st July 2019

The following amendments are made to the Policy:

1. For purposes of this endorsement, the following is added to the General Definitions:

GDPR

GDPR means Regulation EU 2016/679 as it forms part of the law of the Republic of Ireland, and any applicable legislation, act or regulation adopted to enact the provisions of that Regulation, including any equivalent or subsequent legislation, act or regulation.

2. The Data Protection part (if any) of General Exclusion Cyber Risk - Third Party (if such exclusion is stated in the Policy) is replaced with the following:

Data Protection

Contravention of the requirements of the GDPR which is committed or occasioned through the use of Cybermedia.

3. The Data Protection Act Cover of the Public and Products Liability Section or the Data Protection Act extension of the Public and Products Liability and Servicing Indemnity Section where forming part of the Policy is replaced with the following:

Data Protection

The Company will indemnify the Named Insured and at the request of the Named Insured any partner director or Employee of the Named Insured subject to the limit of liability stated in paragraph (e) below in respect of their liability to pay Compensation for damage or distress only under Article 82 of the GDPR, including claimants' costs and expenses in connection with that claim for Compensation, and with the written consent of the Company:

- (1) reasonable defence costs and expenses incurred, and
- (2) the reasonable defence costs incurred relating to a prosecution brought under the GDPR in relation to a claim made by any person;

Provided that:

- (a) a claim for Compensation is first made or a prosecution is first brought against the Named Insured during the Period of Insurance;
- (b) the Named Insured has taken all reasonable care to comply with the requirements of the GDPR;
- (c) the indemnity will not apply to:
 - (i) fines or penalties of any kind,
 - (ii) the cost of replacing reinstating rectifying erasing blocking or destroying data,
 - (iii) indemnify the Named Insured or any partner director or Employee of the Named Insured in respect of liability caused by or arising from a deliberate or intentional act or omission

GENERAL POLICY ENDORSEMENT (Continued)

IGN62 - GDPR Amendments

- of any such party or person, the effect of which knowingly resulted in liability under the GDPR,
- (iv) claims which arise out of circumstances notified to previous insurers or are known to the Insured and likely to give rise to indemnity under this Cover clause at the start of the Period of Insurance,
 - (v) liability for which indemnity is provided under any other insurance,
 - (vi) liability which arises as a result of the provision by the Named Insured in connection with the Business of services for the processing of data on behalf of a Third Party, or
 - (vii) liability which arises as a result of the recording or provision of data for reward or for determining the financial status of any person;
- (d) in respect of each and every claim or claims arising from an Event under this Cover clause the Named Insured shall be liable for 10% of the cost of such claim or claims or €750 whichever is the greater; and
 - (e) the Company's limit of liability under this Cover clause shall not exceed €750,000 during any one Period of Insurance.

4. The Data Protection Cover of the Cybermedia Liability Section where forming part of the Policy is replaced with the following:

Data Protection

unintentional contravention by the Insured or any Agent of the requirements of the GDPR which is committed or occasioned by the Insured or any Agent through the use of Cybermedia to the extent that such liability arises under Article 82 of the GDPR.

Provided that:

- (a) the Insured and Agent have taken all reasonable care to comply with the requirements of the GDPR; and
- (b) no indemnity is granted in respect of:
 - (i) the cost of replacing re-instating rectifying erasing blocking or destroying any data, or
 - (ii) liability caused by or arising from a deliberate or intentional act by or omission of the Insured or Agent the effect of which will knowingly result in liability under the GDPR.

5. Part (a) of Exclusion 2. of the Cybermedia Liability Section where forming part of the Policy is replaced with the following:

- (a) death disease illness or bodily injury including mental anguish or emotional distress other than where Insured Risk Data Protection is operative for distress under Article 82 of the GDPR sustained by any person other than an Employee,

Subject otherwise to the terms conditions and exclusions of the Policy.

LIST OF PREMISES AND OTHER LOCATIONS SCHEDULE

| | | | |
|------------------------|--------------------------------------------------|----------------|------------------|
| Policy Number | IC GEN 3980887 | | |
| Schedule Number | 2019 - 6 - 50126 | | |
| Effective Date | 1st July 2019 | | |
| Premise(s) Code | Premise(s) Address | Tenants | Occupancy |
| 001 | Hamlet Lane Balbriggan Co Dublin #DUB 1 | Various | Residential |

| | |
|----------------------|------------------------|
| Location Code | Other Locations |
|----------------------|------------------------|

PROPERTY DAMAGE SECTION SCHEDULE

| | |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policy Number | IC GEN 3980887 |
| Schedule Number | 2019 - 6 - 50126 |
| Effective Date | 1st July 2019 |
| Property Insured | As described in the Specification being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises Code or Location Code shown against the item of Property Insured and detailed in the List Of Premises And Other Locations Schedule |

Cover Section Limits

The following limits apply to Property insured under the appropriate Cover Clause of this Section

| | LIMIT |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| (a) Temporary Removal for renovation repair service cleaning | €10,000 |
| (b) Temporary Removal (Deeds and Documents) Clause | €25,000 |
| (c) Capital Additions | €500,000 in the aggregate or 15.00% of the Sum Insured under the relevant item whichever is less |
| (d) Loss of Metered Water Gas Oil and Electricity | €10,000 in respect of any one Event & €50,000 in any one Period of Insurance |
| (e) Unauthorised Use of Electricity Gas Oil or Water | €25,000 in respect of any one Event & €50,000 in any one Period of Insurance |
| (f) Outdoor Property & Landscaping | €250 any one tree shrub or plant & €10,000 in any one Period of Insurance |
| (g) Trace and Access | €5,000 |
| (h) VAT | €1,000,000 |
| (i) Loss of Investment Value | €100,000 |
| (j) Loss of Market Value | €250,000 |
| (k) Contract Works | €25,000 |
| (l) Debris Removal - Tenants Contents | €5,000 |

| | |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| (m) Loss Prevention and Mitigation Expenditure | €100,000 any one Period of Insurance or 10.00% of the specific Property Sum Insured which is the subject of the expenditure whichever is less |
| (n) Emergency Services | €100,000 |
| (o) Inadvertent Omission | €500,000 |
| (p) Fly Tipping | €2,500 in respect of any one Event & €5,000 in any one Period of Insurance |
| (q) Glass & Sanitary Ware | €10,000 Any one Event |
| (r) Local Authority Rates | €5,000 Any one Period |
| (s) Removal of Wasp, Bee and Hornet Nests | €1,000 Any one Event |
| (t) Removal of Vermin | €1,000 Any one Event |
| (u) Tree Felling & Lopping | €1,000 in respect of any one Event & €10,000 in any one Period of Insurance |
| (v) Arson and Theft Reward Costs | €10,000 Any one Event or 10.00% of the total arson or theft loss value whichever is less |
| (w) Keys Clause | €2,500 Any one Event |
| (x) Legal Expenses for the Eviction of Squatters | €5,000 Any one Period |
| (y) Clearance of Drains | €10,000 Any one Event |

Section Deductible(s)

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Damage other than as described below | €1,000 |
| Damage caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom | €1,000 |
| Damage caused by riot civil commotion strikers locked out Workers persons taking part in labour disturbances malicious persons or earthquake | €1,000 |

Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal €1,000

Damage caused by or consisting of subsidence or ground heave or landslip €5,000

Section Premium €3,119.96

Policy Wording Code 20500614

Section Endorsement(s)

| | |
|--------|----------------------------------------|
| F7772 | Escape of Water Deductible Endorsement |
| IPD01A | Subsidence Cover |
| IPD85 | Deductible - 72 Hour Endorsement |

PROPERTY DAMAGE SPECIFICATION

Policy Number IC GEN 3980887
Schedule Number 2019 - 6 - 50126
Effective Date 1st July 2019

| | Item Description of Property Insured | Sum Insured (Declared Value) | Day One % (If applicable) | Premises/ Location Code | Basis of Settlement |
|----------|----------------------------------------------------------|-----------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| A | Buildings comprising | | | | |
| | Buildings | €5,194,012 (€4,516,533) | 115.00% | 001 | DAY ONE |
| B | Machinery Plant and All Other Contents comprising | | | | |
| | Machinery Plant and All Other Contents | €25,000 | | 001 | REINS |

PROPERTY DAMAGE ENDORSEMENT

F7772 - Escape of Water Deductible Endorsement

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 1st July 2017

The Section Deductible(s) Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal in the Property Damage Section Schedule is deleted and replaced by the following

- (a) Damage caused by storm flood or impact by any road vehicle or animal €1,000
- (b) Damage caused by escape of water from any tank apparatus or pipe €5,000

Subject otherwise to the terms conditions and exclusions of the Policy

PROPERTY DAMAGE ENDORSEMENT

IPD01A - Subsidence Cover

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 18th February 2015

The following cover is added to the Property Damage Section Cover

Notwithstanding Property Damage Section Exclusion 6(a) the insurance provided by this Property Damage Section extends to cover Damage caused by or consisting of subsidence or ground heave of any part of the site on which the Property stands or landslip subject to the Special Condition below

The insurance provided under this endorsement does not cover

- (a) Damage to roads yards car parks pavements walls gates and fences and any similar or other property outside the confines of any building within the Business Premises unless a building insured hereby within the same Business Premises is also Damaged
- (b) Damage caused by or consisting of
 - (i) the normal settlement or bedding down of new structures
 - (ii) the settlement or movement of made-up ground
 - (iii) coastal or river erosion
 - (iv) defective design or workmanship or the use of defective materials
 - (v) fire subterranean fire explosion earthquake or the escape of water from any tank apparatus or pipe
- (c) Damage which originated prior to the inception of this cover
- (d) Damage resulting from
 - (i) demolition construction structural alteration or repair of any Property or
 - (ii) groundworks or excavation at the same Premises
- (e) the Deductible stated in the Schedule and notwithstanding General Exclusion - Deductible the Deductible shall apply to each separate Premises as ascertained after the application of any Underinsurance Condition

Special Condition

No cover shall apply under this endorsement if the risk of Damage is increased by reason of demolition groundworks excavation or construction being carried out on any adjoining site unless admitted by the Company in writing

Subject otherwise to the terms conditions and exclusions of the Policy

**PROPERTY DAMAGE ENDORSEMENT
IPD85 - Deductible - 72 Hour Endorsement**

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 18th February 2015

Part (b) (ii) of General Exclusion - Deductible is deleted and replaced with the following

(ii) loss or damage to insured property arising during any one period of 72 consecutive hours and caused by earthquake storm tempest flooding or escape of water or oil from tanks apparatus or pipes

Subject otherwise to the terms conditions and exclusions of the Policy

BUSINESS INTERRUPTION SECTION SCHEDULE

Policy Number IC GEN 3980887
Schedule Number 2019 - 6 - 50126
Effective Date 1st July 2019

| Item No | Item Description | Maximum Indemnity Period (Months) | Sum Insured | Premise(s)/ Location Code | Basis of Settlement |
|---------|------------------------------------------------------------------------|-----------------------------------|-------------|---------------------------|---------------------|
| 1 | Declaration Linked Rent Receivable and Alternative Accommodation Costs | 12 | €92,618 | 001 | DLRR |

Section Deductible(s)

BUSINESS INTERRUPTION SECTION SCHEDULE (continued)

Policy Number IC GEN 3980887
Schedule Number 2019 - 6 - 50126
Effective Date 1st July 2019

| Section Extensions | Applicable | Maximum Indemnity Period (Months) | Percentage/ Sum Insured |
|--------------------------------------------|------------|-----------------------------------|-------------------------|
| 1. Action of Competent | Y | 3 | €25,000 |
| 2. Bomb (Hoax or Actual) | Y | 3 | €25,000 |
| 3. Capital Additions | Y | 3 | €250,000 |
| 4. Cost of Re-letting | Y | 3 | €50,000 |
| 5. Infectious Diseases | Y | 3 | €25,000 |
| 6. Loss of Investment Income | Y | 3 | €50,000 |
| 7. Loss Management Fees | Y | 3 | €50,000 |
| 8. Loss of Attraction | Y | 3 | €25,000 |
| 9. Management Agents / Named Insured Prem. | Y | 3 | €25,000 |
| 10. Prevention of Access | Y | 3 | €25,000 |
| 11. Public Utilities - Electricity | Y | 3 | €25,000 |
| 12. Public Utilities - Gas | Y | 3 | €25,000 |
| 13. Public Utilities - Telecommunications | Y | 3 | €25,000 |
| 14. Public Utilities - Water | Y | 3 | €25,000 |

Optional Extension

Section Premium €158.57

Policy Wording Code 20500614

Section Endorsement(s)

| | |
|--------|----------------------------------------------------|
| IBI02A | Subsidence Cover |
| IBI28 | Alternative Accommodation Costs – Apartment Blocks |
| IBI36 | Material Damage Proviso Amendm |

IBI38

38 Material Damage Proviso

BUSINESS INTERRUPTION ENDORSEMENT

IBI02A - Subsidence Cover

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 18th February 2015

Notwithstanding Rent Section Exclusion 14(a) the insurance provided by this Rent Section extends to cover loss resulting from interruption to or interference with the Business in consequence of Damage caused by or consisting of subsidence or ground heave of any part of the site on which the property stands or landslip subject to the Special Condition below excluding

- (a) Damage to roads yards car parks pavements walls gates and fences and any similar or other property outside the confines of any building within the Business Premises unless a building insured hereby within the same Business Premises in also Damaged
- (b) Damage caused by or consisting of
 - (i) the normal settlement or bedding down of new structures
 - (ii) the settlement or movement of made-up ground
 - (iii) coastal or river erosion
 - (iv) defective design or workmanship or the use of defective materials
 - (v) fire subterranean fire explosion earthquake or the escape of water from any tank apparatus or pipe
- (c) Damage which originated prior to the inception of this cover
- (d) Damage resulting from
 - (i) demolition construction structural alteration or repair of any property or
 - (ii) groundworks or excavation at the same Business Premises
- (e) the Deductible stated in the Schedule and notwithstanding General Exclusion - Deductible the Deductible shall apply to each separate Business Premises as ascertained after the application of any Underinsurance Condition

Special Condition

No cover shall apply under this endorsement if the risk of Damage is increased by reason of demolition groundworks excavation or construction being carried out on any adjoining site unless admitted by the Company in writing

Subject otherwise to the terms conditions and exclusions of the Policy

BUSINESS INTERRUPTION ENDORSEMENT**IBI28 - Alternative Accommodation Costs – Apartment Blocks**

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 18th February 2015

Basis of Settlement - Declaration Linked Rent Receivable: Code DLRR is amended as follows where the item description in the Schedule is stated as Rent Receivable and Alternative Accommodation Costs

1. The following is added

The insurance under this item shall additionally cover

Alternative Accommodation Costs for which the amount payable as indemnity hereunder shall be insofar as it is the responsibility of the Named Insured the reasonable additional cost of comparable alternative accommodation including kennelling costs for pets incurred by the lessee of a residential building or residential portion of any Business Premises comprising an apartment block during the Indemnity Period in the event the residential building or residential portion of the Business Premises becomes uninhabitable in consequence of Damage but only during the period necessary for Reinstatement (as defined in the Reinstatement Basis of Settlement under the Property Damage Section) beginning when the Damage occurs and ending when the residential building or residential portion of the Business Premises becomes habitable

and provided that

- (a) the apartment block is insured by the Named Insured on behalf of individual owners or lessees
- (b) the insurance in paragraph (b) of this Basis of Settlement in respect of Increase in Cost of Working does not apply to cover such costs

2. The Limit of Liability clause is deleted and replaced with the following

The maximum amount payable under this item is limited to the Sum Insured stated in the Schedule

Subject otherwise to the terms conditions and exclusions of the Policy

**BUSINESS INTERRUPTION ENDORSEMENT
IBI36 - Material Damage Proviso Amendm**

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 1st July 2018

The following proviso is added to the Business Interruption Section Cover

Provided that where the insurance covering the interest of the Named Insured in the property against such Damage is not under this Policy but under another insurance then all conditions that apply to the Property Damage Section of this Policy will also apply to the Business Interruption Section

Subject otherwise to the terms conditions and exclusions of the Policy

BUSINESS INTERRUPTION ENDORSEMENT**IBI38 - 38 Material Damage Proviso**

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 1st July 2017

The following proviso is added to the Rent Section Cover

Provided that where the insurance covering the interest of the Named Insured in the property against such Damage is not under this Policy but under another insurance then all conditions that apply to the Property Damage Section of this Policy will also apply to the Rent Section

Subject otherwise to the terms conditions and exclusions of the Policy

**EMPLOYERS' LIABILITY SECTION
SCHEDULE**

| | |
|-------------------------------|-----------------------------------|
| Policy Number | IC GEN 3980887 |
| Schedule Number | 2019 - 6 - 50126 |
| Effective Date | 1st July 2019 |
| Limit of Indemnity | €13,000,000 |
| Section Premium | €262.50 Minimum & Deposit Premium |
| Policy Wording Code | 20500614 |
| Section Endorsement(s) | None |

PUBLIC AND PRODUCTS LIABILITY SECTION LOSSES OCCURRING BASIS SCHEDULE

| | |
|---------------------------------------------------------------|------------------------------------------------------|
| Policy Number | IC GEN 3980887 |
| Schedule Number | 2019 - 6 - 50126 |
| Effective Date | 1st July 2019 |
| Public Liability Limit of Indemnity | €5,500,000 |
| Products and Services Liability Limit of Indemnity | €0 |
| Section Deductible(s) | €500 each and every claim other than described below |
| Section Premium | €78.15 Minimum & Deposit Premium |
| Policy Wording Code | 20500614 |
| Section Endorsement(s) | |
| IPL85 | Property Owners Liability - Premises only |

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT

IPL85 - Property Owners Liability - Premises only

Attaching to and forming part of

Policy Number IC GEN 3980887

Effective Date 1st July 2019

The following amendments are hereby made in respect of the indemnity provided by this Section

1. The indemnity provided by this Section shall apply in respect of liability arising in connection with the Premises
2. The indemnity provided by this Section shall not apply in respect of liability arising from any activity carried on by the Insured away from the Premises other than whilst any Employee normally employed permanently at the Premises or such other premises is temporarily working away from the Premises within the Territorial Limits in connection with the Business
3. Cover clause Data Protection Act 1988 and Cover clause Overseas Personal Liability are deleted
4. The Company shall not be liable to indemnify the Insured in respect of liability arising from Products
5. Paragraphs (c) and (d) of Section Definition Business are deleted

Subject otherwise to the terms conditions and exclusions of the Policy