Active/New Business

MX Special Risks Terrorism Schedule

IMPORTANT NOTICE: Please check this Schedule very carefully

The Proposal Form / Statement of Fact together with any other information supplied to the Insurers must not be misleading or incomplete and shall form the basis of the contract with the Insurers and shall be incorporated therein. If you are aware (having made all due enquiries) of any information not specifically requested in the Proposal Form / Statement of Fact but which may have a material bearing upon the Insurers' decision on whether or not to provide cover to the Proposer / Insured or the terms upon which such cover would be provided, you must notify the Insurers of it before the contract of Insurance is concluded and obtain their specific confirmation that they are willing to proceed. You must inform the Insurers of any material alterations or additions to the statements or particulars contained within this Proposal Form / Statement of Fact, which occur before any contract of Insurance based on this Proposal Form / Statement of Fact is effected. You have an ongoing duty to advise your Insurer (via your Broker/Intermediary) of any material alterations or additions to the statements or particulars during the period of this policy. The Certificate terms, which will apply to this quotation, and the Insurance cover to which it relates, will be as per the wording and is summarised in this document. A sample copy of the wording is available on request via your Broker / Intermediary Based on the information contained within the attached Proposal Form / Statement of Fact the premium and Additional Clauses & Conditions have been calculated as indicated below:

Broker / Intermediary:	A-One Insurance Services (BMTH) Limited
Policy Number:	XAOIG/00054755/2025/001
Unique Market Reference:	B1262BW0238324
Form:	MX Special Risks Terrorism Wording
Name of Proposer or Company:	PHILADELPHIA COURT RTM COMPANY LIMITED
Trading Name:	PHILADELPHIA COURT RTM COMPANY LIMITED
Risk Address:	Flat 1 - 12 Philadelphia Court 65 Uverdale Road London SW10 0SN
Correspondence Address:	Flat 1 - 12 Philadelphia Court 65 Uverdale Road London SW10 0SN
Residential or Commercial:	Residential
Period of Insurance:	Commencing 00:01 hours 12 February, 2025 to 23:59 hours 11 February, 2026

Premium:	£ 584.79
IPT (Insurance Tax Premium):	£ 70.17
Administration Fee:	£ 60.00
Total:	£ 714.96

MX SPECIAL RISKS

MX

Signed and dated in Maidstone,
Kent ME14 5PP on
the 12/02/2025 and on behalf of
those
Underwriters subscribing to the
Certificate Schedule
by MX Special Risks

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Sums Insured Terrorism Schedule

Insurance is provided under each of the items/ sections where an amount is inserted.
Insurance is not provided where an amount of £ 0 or the words "Not Included" are inserted.

Sums Insured (Declared Value)	Sums Insured
Buildings &/or Tenants' Improvements	£4,177,080
Contents &/or Stock	£0
Loss of Rent Receivable	Not Included
Alternative Accommodation	Not Included
Business Interruption	Not Included
Increased Cost of Working	Not Included
Total Sum Insured (Declared Value)	**£ 4,177,080**

Sums Insured (Including Day One Uplift)	Sums Insured
Buildings &/or Tenants' Improvements	£4,803,642
Contents &/or Stock	£0
Loss of Rent Receivable	Not Included
Alternative Accommodation	Not Included
Business Interruption	Not Included
Increased Cost of Working	Not Included
Total Sum Insured (Including Day One Uplift)	**£ 4,803,642**

Interests To Be Noted On This Policy

Primary Insurer: Allianz
Underlying Policy Number: TBA

Policy Excess: £250 Each and Every Loss

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Additional Information Terrorism Schedule

Coverage Sub-limits

All as per the Associated Policy except:

(a) Sub-limits apply to any one Occurrence and in total for the period;

(b) where a sub-limit stated below is less than the limit provided by the Associated Policy, the lower limit shall apply; and

(c) the following sub-limits are a part of, and not in addition to, the Overall Limit of Liability for Section 1:

Extension (a): Denial of Access including civil or military order: The lesser of:

1) GBP 2,500,000; or
2) 100% of the Business Interruption Sum Insured, where applicable; or
3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Extension (b): Utilities: The lesser of:

1) GBP 2,500,000; or
2) 100% of the Business Interruption Sum Insured, where applicable; or
3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Extensions (a) and (b) are subject to one overall combined sublimit which shall be the lesser of:

1) GBP 2,500,000; or
2) 100% of the Business Interruption Sum Insured, where applicable; or
3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Maximum Indemnity Period for Extensions (a) and (b): 90 days

Extension (c): Unspecified Third Party Site: GBP 500,000

Extension (c): Unspecified Third Party Site: GBP 500,000

Extension (d): Property in Transit: GBP 500,000

Extension (e): Verified Threat: The lesser of:

1) GBP 2,500,000; or
2) 100% of the Business Interruption Sum Insured, where applicable; or
3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Maximum Indemnity Period for Verified Threat: 14 days

Extension (f): Residential Emergency Costs and Expenses: GBP 500 per tenant

Extension (g): Public Relations Expenses: GBP 250,000 (or GBP 50,000 if resulting from physical loss or damage insured under optional coverage Cyber Terrorism, provided that such optional coverage has been purchased.)

Extension (h): Capital Additions: 15% of the Limit of Liability or GBP 1,000,000 whichever is less

Extensions (i) Capital Additions – Business Interruption: The lesser of:

1) GBP 100,000; or
2) 10% of the Business Interruption Sum Insured, where applicable; or
3) 10% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Extension (j): Landscaped Grounds: 10% of the Limit of Liability or GBP 1,000,000 whichever is less

Extensions (k) Loss of Attraction: The lesser of:

1) GBP 1,000,000; or
2) 100% of the Business Interruption Sum Insured, where applicable; or

3) 100% of the Residential Loss of Rent / Alternative Accommodation Sum Insured, where applicable.

Extension (l): Debris Removal: 15% of the Limit of Liability

Extension (m): Claims Preparation Expenses: GBP 25,000

Extensions (n) Suppliers and Customers GBP 250,000

Sub-limit applying to the limited writeback in Exclusion (e) Pollution:
GBP 1,000,000 but in no event shall this apply to exceed the Section 1 Overall Limit of Liability.

Excesses

For all claims in respect of one Occurrence, **We** will not be liable for the amount of the **Excess** stated below. For any one **Occurrence** the **Excess** applicable to any cover will be reduced by the Excess applicable to any other triggered cover and will not apply as an additional **Excess**.

Amount GBP 250 any one Occurrence

Section 1
Extension (a): Denial of Access: 12 hours
Extension (b): Utilities: 12 hours
Extension (e): Verified Threat: 12 hours
Extension (f): Residential Emergency Costs and Expenses: 4 hours
Extension (k): Loss of Attraction: 12 hours

Cooling Off Period
If you decide that **You** do not wish to proceed then You can cancel the policy by writing to **Your** broker within 14 days of either the date You receive Your insurance documentation or the start of the **Period** of Insurance whichever is the later. Provided **You** have not made a claim we will refund the premium if the **Policy** is cancelled in the Cooling Off Period.

Cancellations rights
After any Cooling off period the **Policy** is non-cancellable by the Us or You except in the event of non-payment of premium where the **We** will be able to cancel the **Policy**.

Claims
If **You** need to make a claim, please contact Davies Managed Systems as soon as reasonably practical by calling the telephone number:- 0344 856 2326 and have Your Policy Number to hand when calling. Your **Policy** Number appears on this **Policy Schedule**. Alternatively, please contact **newclaims.lancashire@davies-group.com**

Mortgage & Other Interests
We note the interest of all parties who have an insurable interest and wish to register an interest in the cover provided.

Additional Available Coverages
The following additional coverages may be available for additional premium. If you wish to obtain a quotation at add these coverages; please contact Your broker:

. Terrorism Public Liability (you will need to advise your required sub-limit)
. Cyber Terrorism (Up to GBP 250,000)
. NCBR Terrorism (you will need to advise your required sub-limit)

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Statement of Fact

Have **You** or any other person whose property is to be insured suffered any terrorism loss or incurred any liability,whether insured or not, at these **Premises** or any previously occupied **Premises** during the last five years?	No
Has the Proposer/Insured or any partner or director or any other person to whom this insurance will apply ever had insurance cover refused or cancelled mid-term or agreed only on special terms by any Insurer or Underwriter?	No
Has the Proposer/Insured or any partner or director or any other person to whom this insurance will apply ever been convicted, prosecuted or have any prosecutions pending or been given an official police caution in respect of any criminal offence, other than a motoring offence? (NOTE: Spent convictions (as defined under the Rehabilitation of Offenders Act 1974 or any similar or subsequent legislation) do not need to be declared).	No
Has the Proposer/Insured or any partner or director or any other person to whom this insurance will apply ever had a company go into liquidation or become insolvent, had any County Court Judgements or Sheriff Court Decrees or been declared bankrupt or disqualified from being a company director?	No

Declaration

To the best of my/our knowledge and belief the information provided in connection with this Proposal Form/Statement of Fact is true and I/we have not withheld any material facts. I/we confirm that I/we are at least 18 years of age unless a limited company or trust. I/we understand that non-disclosure or mis-representation of a material fact will entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters: if you are in any doubt as to what constitutes a material fact you must disclose it). I/we understand that this Proposal Form/Statement of Fact does not bind me/us to complete this insurance but agree that, should a contract of insurance be concluded, this Proposal Form/Statement of Fact contains statements upon which Underwriters have relied in deciding to accept this insurance and the statements made therein shall form the basis of the contract.	True