

## Marsh Insolvency Practitioners, Trustees & Receivers Facility

### Cover Schedule

**This Cover Schedule forms part of the contract of insurance and should be read in conjunction with the Policy Wording(s).**

If the information in this Schedule is incorrect or incomplete or if the insurance does not meet your requirements, please tell us as soon as possible. You are reminded of the need to tell us immediately of any facts or changes, which would affect the assessment or acceptance of this Insurance. Failure to disclose all relevant facts may invalidate the policy, or may result in the policy not operating fully.

This Cover Schedule replaces the Master Certificate.

### Participating Insurers

#### **Aviva Insurance Limited.**

Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### **QBE UK Limited.**

Registered in England No 1761561. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

#### **Liberty Mutual Insurance Europe SE.**

Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. Registered office: 5-7 rue Léon Laval, L-3372 Leudelange, Grand Duchy of Luxembourg.

Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company.

LMIE's UK branch is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registered number 829959). LMIE's UK branch address is 20 Fenchurch Street, London EC3M 3AW.

### Policy Wordings

Insolvency Practitioners Trustees and Receivers Facility – RR IPTRF 072021

Insolvency Practitioners, Motor Insurance Scheme Policy – JLTR&RFleet 05.2018A

Environmental Impairment Liability – LEDPOL 125-10-20 IP

## APPOINTMENT DETAILS

<b>POLICYHOLDER</b>	Buck Farm, Howe Lane, White Waltham, Maidenhead, SL6 3JP - In Fixed Charge Receivership and Steven Jones and Phil Reynolds as joint receivers and FRP Advisory Trading Ltd
<b>INSURERS</b>	Aviva Insurance Limited QBE UK Limited Liberty Mutual Insurance Europe SE
<b>SCHEDULE NUMBER</b>	151734575
<b>CASE REFERENCE</b>	91213509
<b>DATE OF APPOINTMENT</b>	29th August 2024
<b>EFFECTIVE DATE</b>	1st March 2025
<b>EXPIRY (REVIEW) DATE</b>	31st August 2025
<b>REASON FOR ISSUE</b>	Renewal
<b>BUSINESS DESCRIPTION</b>	Property owners
<b>PREMIUM</b>	£1,229.24
<b>INSURANCE PREMIUM TAX (IPT)</b>	£147.51
<b>TOTAL PREMIUM DUE</b>	£1,376.75

The table below shows the insurers providing capacity for each section of cover.

<b>Policy Wording</b>	<b>Cover Section</b>	<b>Insurer 1</b>	<b>Insurer 2</b>
Insolvency Practitioners Trustees and Receivers Facility	Property Damage - All Risks	Aviva (70%)	QBE (30%)
Insolvency Practitioners Trustees and Receivers Facility	Theft	Aviva (70%)	QBE (30%)
Insolvency Practitioners Trustees and Receivers Facility	Business All Risks	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Contract Works	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Goods in Transit	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Money and Assault	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Frozen Foods	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Employee Dishonesty	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Computer	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Engineering Machinery Damage	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Engineering Inspection	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Engineering Own Plant	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Engineering Hired In Plant	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Engineering Contract Works Machinery	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Engineering Deterioration of Stock	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Electronic Equipment	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Business Interruption	Aviva (70%)	QBE (30%)
Insolvency Practitioners Trustees and Receivers Facility	Engineering Business Interruption	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Book Debts	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Loss of Licence	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Terrorism	Aviva (70%)	QBE (30%)
Insolvency Practitioners Trustees and Receivers Facility	Cyber Protection	Aviva (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Employers Liability	QBE (100%)	n/a
Insolvency Practitioners Trustees and Receivers Facility	Public and Products Liability	Aviva (£5,000,000 Primary Layer)	QBE (£5,000,000 Excess Layer)
Insolvency Practitioners, Motor Insurance Scheme Policy	Motor - All Sections	Aviva (100%)	n/a
Environmental Impairment Liability	Environmental Impairment Liability - All Sections	Liberty (100%)	n/a

If the capacity split varies from the table above, this will be noted on the relevant section of this Cover Schedule.

## Contact Details for Claims and Help

Should you require assistance with your policy, or need to report a new incident which could give rise to a loss, please contact your Marsh Case Manager in the first instance.

## Summary of Cover

### Sections of Cover Applicable:

Policy Section	Section Effective	Insurer
Property Damage - All Risks	Insured	Aviva
		QBE
Theft	Not Insured	Aviva
		QBE
Business All Risks	Not Insured	Aviva
Contract Works	Not Insured	Aviva
Goods in Transit	Not Insured	Aviva
Money and Assault	Not Insured	Aviva
Frozen Foods	Not Insured	Aviva
Employee Dishonesty	Not Insured	Aviva
Computer	Not Insured	Aviva
Engineering Machinery Damage	Not Insured	Aviva
Engineering Inspection	Not Insured	Aviva
Engineering Own Plant	Not Insured	Aviva
Engineering Hired In Plant	Not Insured	Aviva
Engineering Contract Works Machinery	Not Insured	Aviva
Engineering Deterioration of Stock	Not Insured	Aviva
Electronic Equipment	Not Insured	Aviva
Business Interruption	Not Insured	Aviva
		QBE
Engineering Business Interruption	Not Insured	Aviva
Book Debts	Not Insured	Aviva
Loss of Licence	Not Insured	Aviva
Terrorism	Not Insured	Aviva
		QBE
Cyber Protection	Not Insured	Aviva
Employers Liability	Not Insured	QBE
Public and Products Liability	Insured	Aviva
		QBE
Motor	Not Insured	Aviva
Environmental Impairment Liability	Not Insured	Liberty



## Endorsements

The following endorsements apply to Your policy and are subject otherwise to the terms and conditions shown in Your Policy

Not Applicable

## Section: Property Damage - All Risks

**Premises:** Buck Farm, Howe Lane, White Waltham, Maidenhead, Berkshire, SL6 3JP/RG42 5QS

**Occupancy:** Occupied – Operational Farm

### Property Insured

Item	Basis of Settlement	Declared Value	Sum Insured
Buildings	Diminution of Market Value	N/A	£32,110

### Excesses

Fire, Lightning, Explosion, Aircraft, Earthquake, Riot, Civil Commotion, Accidental Damage to Glass	Nil
Impact, Escape of Water, Storm, Tempest or Flood, Malicious Damage	£350
Subsidence, Heave or Landslip	£1,000
Any other loss	£350

### Additional Conditions

None Applicable

### Additional Clauses

D - Basis of Settlement – Diminution Market Value (DMV)

### Endorsements

#### Flood Exclusion - Effective 28/09/2024

We will not indemnify You in respect of Damage caused or resulting from storm or flood to Property Insured at The Premises situate *Buck Farm, Howe Lane, White Waltham, Maidenhead, Berkshire, SL6 3JP/RG42 5QS*.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level

#### Subsidence Exclusion - Effective 28/09/2024

In respect of the Property Insured at The Premises situate *Buck Farm, Howe Lane, White Waltham, Maidenhead, Berkshire, SL6 3JP/RG42 5QS*, the Subsidence Clause does not apply.

#### Property Damage – Restricted Cover Fire, Lightning, Aircraft and Explosion - Effective 28/08/2024

In respect of The Premises situate *Buck Farm, Howe Lane, White Waltham, Maidenhead, Berkshire, SL6 3JP/RG42 5QS*, cover under the Property Damage - All Risks section is restricted to Defined Contingencies of Fire, Lightning, Aircraft and Explosion.

## Section : Public and Products Liability

**Premises: Buck Farm, Howe Lane, White Waltham, Maidenhead, Berkshire, SL6 3JP/RG42 5QS**

Item	Value
Public Liability – Limit of Indemnity (203.53 acres of Farm Land)	£1,000,000
Property Owners Liability – Limit of Indemnity (Buildings sitting on 2.47 acres)	£10,000,000

### Excesses

Third Party Property Damage	£500
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### Additional Clauses

None Applicable

### Endorsements

#### **Legionella Extension for Property Owners Risks - Effective 01/03/2025**

Applicable to the following premises

Buck Farm, Howe Lane, White Waltham, Maidenhead, Berkshire, SL6 3JP/RG42 5QS

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that in connection with any Premises owned, hired or rented by You that You comply with the Health and Safety Commissions Approved Code of Practice – The control of legionella bacteria in water systems Ref ISBN 0-7176-1772-6 or any amending Code of Practice.

We will indemnify You in respect of Pollution or Contamination caused by the discharge dispersal release or escape of legionella bacteria from premises owned, hired or rented by The Insured where the Pollution or Contamination is not caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place.

This indemnity only applies to claims made against You during the currency of this Clause or within 90 days of its expiry.

The maximum We will pay, including Costs and Expenses, in respect of all claims made against The Insured in any one Period of Insurance is £1,000,000.

We will not provide indemnity in respect of

any occurrence happening before the effective date of this Clause under this policy.

any agreement unless liability would have existed otherwise.

If We do not offer The Insured renewal of the cover provided by this Clause or if cover otherwise ceases We will indemnify The Insured in respect of any occurrence happening during the currency of this Clause and before the expiry of the last Period of Insurance provided that

(1) claims are made in writing within 90 days of the last Period of Insurance.

(2) The maximum We will pay, including Costs and Expenses, in respect of all claims made against You during the last Period of Insurance and within 90 days of the last Period of Insurance is £1,000,000.