



Certificate of Insurance

Policy No: AP520830

Insured: Murraygate Assets Limited

Date of
Commencement of
Insurance Policy

01/08/2022

Date of Expiry of
Insurance Policy

01/08/2023

Effective Date

01/08/2022

Date of Issue:

03/08/2022

It is certified that insurance cover is in force under the above policy number as follows:

Property Insured: 1 to 3, Murraygate, Dundee, DD1 2EE

Folio/ Property Ref: 228

Buildings Sum Insured: £3,656,445 (Day One Declared Value £3,179,517)

Landlords Contents:

Rent Receivable: £352,500

Max Indemnity Period: 36 Months

Covers and Excesses: Fire (NIL excess), Theft (£500 excess), Explosion (NIL excess), Aircraft (NIL excess), Riot (NIL excess), Malicious Persons (£500 excess), Earthquake (NIL excess), Subterranean Fire (NIL excess), Storm and Flood (£500 excess), Escape of Water / Fuel Oil (£500 excess), Impact (£500 excess), All Other Damage (£500 excess), Subsidence (£1,000 excess)

Terrorism Buy Back
Purchased:

No Terrorism Cover

Property Owners
Liability Limit of Liability:

£10,000,000

Other Interests Clause: It is understood and agreed that the interest of various lessees in the Property Insured may be noted at the request of the insured but only in respect of the parts of the premises demised by the lease to the individual tenant. The insured undertake to declare names, nature and the extent of such interests at the time of the DAMAGE.

Interested Parties: Atom Bank plc - As Mortgagee

Endorsements: None applicable

Attachment 002 forming part of B0180PFF2290008
Policy Certificate of Terrorism Insurance

RISK DETAILS

TYPE	: <u>Class of Business One</u> Sabotage and Terrorism Property Damage and Time Element Insurance. <u>Class of Business Two</u> Sabotage and Terrorism – Nuclear, Chemical, Biological and Radiological events only
POLICY NUMBER	: DAV116T088/1
INSURED	: Murraygate Assets Limited
PERIOD	: 01/08/2022 to 01/08/2023 Both Days at 12:01am at the address of the Insured local standard time
INTEREST	: Buildings, Contents, Loss of Rental Income as fully described in the attached wordings
RISK ADDRESS	: 1-3 Murraygate, Dundee, DD1 2EE
LIMIT OF LIABILITY	: Class of Business One £ 3,532,018 (GBP) any one location and full value in the annual aggregate. Class of Business Two 10% of declared scheduled location value any one occurrence and in the annual aggregate, subject always to a maximum limit of liability of GBP 350,000 per location any one occurrence and in the annual aggregate in respect of Zones B, C and D. 100% of declared scheduled location value any one occurrence and in the annual aggregate, subject always to a maximum limit of liability of GBP 40,000,000 per location any one occurrence and in the annual aggregate where the Insured is directly targeted, and the release of NCB (as defined within the Policy wording) material occurs within the boundary of the property owned by or operated by the Insured.
DEDUCTIBLE	: Nil but Material Damage Warranty to apply in respect of Loss of Rental Income
SITUATION	: Various throughout the United Kingdom, more fully described in attachment 001
CHOICE OF LAW & JURISDICTION	: Any dispute concerning the interpretation of this Policy shall be subject to the laws of England and Wales and the exclusive jurisdiction of any competent court within England and Wales
CONDITIONS	: Policy Wordings LMA 3030 amended
PREMIUM	: £1,230.28 inclusive of Insurance Premium Tax of £ 131.81
LOSS RECORD	: As advised to Reich Insurance Brokers Ltd dated 01/08/2016, there have been no known or reported losses to date
INTEREST ORDER HEREON SECURITY	: Atom Bank plc as Mortgagee : 100% of 100% provided by Convex Insurance UK Limited : 100% Convex Insurance UK Limited Rated A- AM BEST