Select Property Owners

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Exeter City Council and Exeter City Living Limited
Policy Number	F-05H065-0081
Period of Insurance from	1st April 2026
Period of Insurance to	31st March 2027
Long Term Agreement Expiry	31st March 2027
Schedule Number	26
Issue Date	14th April 2026
Policy Form Reference	MSACEF08

Part A: Material Damage	**buildings** and loss of rent on the **premises** detailed in Specification A	
	Sum Insured	Annual Premium
Part A: Material Damage	£371,150,866 (£276,573,106)	£292,507.44
Total	£371,150,866	£292,507.44
Reinstatement Conditions to Apply	Yes	
Day One	(Non-Adjustable) Sum Insured Limit - Declaration Conditions no 4: 107.00 %	
Insured Perils	As Specification A	

Excess
Fire, Lightning, Explosion, Explosion, Aircraft, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Impact Own Vehicle, Theft, Accidental Damage £250
Subsidence £2,500

Endorsements 1-5A can be found in the property owner's module

Operative Endorsements
2, 3, 4, 5, 6 and 7

6 The following are added to the Insured Perils:-

18. Accidental Damage being all risks of **damage** to the **property** insured excluding:

a) **damage** or **business interruption** caused by Insured Perils 1 to 17 whether insured or not or specifically excluded by those Insured Perils

b) **damage** or **business interruption** caused by or consisting of:

i) inherent vice, latent defect, gradual deterioration, wear and tear, its own faulty or defective design or materials

ii) faulty or defective workmanship, operational error or omission, on the part of the **insured**, any person employed by the **insured** or any occupant of the **premises**

but this will not exclude subsequent **damage** or **business interruption** which itself results from a cause not otherwise excluded

c) **damage** or **business interruption** caused by or consisting of:

i) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects

ii) change in temperature, colour, flavour, texture or finish

iii) theft or attempted theft

iv) joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or any range of associated steam and feed

v) mechanical or electrical breakdown or derangement of the particular machine, apparatus or equipment in which such breakdown or derangement originates

vi) the deliberate act of a supply undertaking in withholding the supply of water, gas, electricity, fuel or telecommunication services

but this will not exclude :

1. such **damage** or **business interruption** not otherwise excluded which itself results from any other Accidental Damage
2. subsequent **damage** or **business interruption** which itself originates from a cause not otherwise excluded

d) **damage** or **business interruption** consisting of:

i) subsidence, ground heave or landslip

ii) normal settlement or bedding down of new structures

iii) acts of fraud or dishonesty

iv) disappearance, unexplained or inventory shortage, misfiling or misplacing of information

v) erasure loss distortion or corruption of information on computer systems or other records programs or software

e) **damage** to **buildings** or any structure caused by its own collapse or cracking

f) **damage** or **business interruption** (other than by Fire or Explosion) resulting from its undergoing any process of production packing treatment testing commissioning servicing or repair

g) **damage** to:

i) jewellery, precious stones, precious metals, bullion, furs, curiosities, works of art or rare books

ii) property in transit

iii) fixed glass

iv) glass (other than fixed glass), china, earthenware, marble or other fragile or brittle objects

v) computers or data processing equipment

vi) money, cheques, stamps, bonds, credit cards or securities of any description

h) in respect of Part A unless specifically mentioned as insured, and in respect of Part B

i) vehicles licensed for road use (including accessories on such vehicles), caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft

ii) land, roads, pavements, piers, jetties, bridges, culverts or excavations

iii) livestock, growing crops or trees

iv) **property** or structures in course of construction or erection and materials or supplies in connection with all such **property** in course of construction or erection.

7 Limit of Liability Amendment

General Provision 1. Limit of Liability is deleted and restated as follows :-

In the event of loss, **damage**, cost or expense as insured under parts A and B arising from any One Event the maximum liability in respect of any one **building** or other specified property and goods held by the insured on trust or for which they are responsible will not exceed £50,000,000 in the aggregate, except for the following location(s) which will not exceed the amount stated below:

Guildhall Shopping Centre, Shopping Centre, EX4 3HL - £100,000,000

Select Property Owners - Specification A

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Exeter City Council and Exeter City Living Limited	**Long Term Agreement Expiry**	31st March 2027
Policy Number	F-05H065-0081	**Schedule Number**	26
Period of Insurance from	1st April 2026	**Issue Date**	14th April 2026
Period of Insurance to	31st March 2027	**Policy Form Reference**	MSACEF08

Item No	**Premises**	**Hazard Band**	**Buildings Sum Insured**	**Buildings Declared Value**	**Rent Sum Insured**	**Period of Rent Insured (months)**	**Total Sum Insured**	**Fire Rate (%)**	**Perils Rate (%)**	**Annual Premium**	**Insured Perils**	**Effective Date**
1	All Industrial/Commercial properties owned by or for which the **insured** are responsible as detailed on the Portfolio Spreadsheet	1	£142,438,940	(£113,951,152)	£5,139,820	Various	£147,578,760	0.07187	0.00	£85,590.68	1, 2, 3, 5, 6, 8, 9, 11, 13, 17 and 18	01/04/26
2	All Industrial/Commercial properties owned by or for which the **insured** are responsible as detailed on the Portfolio Spreadsheet	2	£125,887,584	(£100,710,067)	£18,626,763	12	£144,514,347	0.09115	0.00	£108,770.75	1, 2, 3, 5, 6, 8, 9, 11, 13, 17 and 18	01/04/26
3	All Industrial/Commercial properties owned by or for which the **insured** are responsible as detailed on the Portfolio Spreadsheet	3	£25,175,459	(£20,140,367)	£347,340	Various	£25,522,799	0.143	0.00	£29,297.42	1, 2, 3, 5, 6, 8, 9, 11, 13, 17 and 18	01/04/26

Item No	Premises	Hazard Band	Buildings Sum Insured	Buildings Declared Value	Rent Sum Insured	Period of Rent Insured (months)	Total Sum Insured	Fire Rate (%)	Perils Rate (%)	Annual Premium	Insured Perils	Effective Date
4	All Industrial/Commercial properties owned by or for which the **insured** are responsible as detailed on the Portfolio Spreadsheet	4	£42,247,800	(£33,798,240)	£1,180,560	Various	£43,428,360	0.15699	0.00	£54,913.22	1, 2, 3, 5, 6, 8, 9, 11, 13, 17 and 18	01/04/26
5	All Industrial/Commercial properties owned by or for which the **insured** are responsible as detailed on the Portfolio Spreadsheet	5	£9,966,600	(£7,973,280)	£140,000	0	£10,106,600	0.17176	0.00	£13,935.37	1, 2, 3, 5, 6, 8, 9, 11, 13, 17 and 18	01/04/26
	Total		**£345,716,383**	**(£276,573,106)**	**£25,434,483**		**£371,150,866**			**£292,507.44**		

Select Property Owners - Specification C

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Insured	Exeter City Council and Exeter City Living Limited
Policy Number	F-05H065-0081
Period of Insurance from	1st April 2026
Period of Insurance to	31st March 2027
Schedule Number	26
Issue Date	14th April 2026
Policy Form Reference	MSACEF08

Item No	Description	Zone	Sum Insured
1	Material Damage - other than Housing Properties	D	£276,573,106
2	Business Interruption	All	£25,434,483

Limit of Indemnity
£15,000,000

Deductible/Excess
As insured under other Parts of the Select Policy.

Operative Endorsements

1 This Part of the Policy is designated TER-05H065-0101 for accounting purposes.