



Property Owners Policy Schedule

Policy Number: AWCD00073 **Broker:** South West Brokers Ltd

The Insured: OCRA Ltd

Postal Address: Ocean Court, Richmond Walk, Plymouth, PL1 4QA

The Business: Property Owners

Period of Insurance: 25 December 2025 **To** 24 December 2026

Both days inclusive

Renewal Date 25 December 2026

Property Insurance

Material Damage Section	Operative
Business Interruption Section	Not Operative
Terrorism Section	Not Operative
Specified All Risks Section	Not Operative

General Liability Insurance

Employers Liability Section	Operative
Public Liability Section	Operative

Commercial Legal Protection Section

Not Operative

Written Line: 100.0%

Payment Details:

Annual Policy Premium	£23,485.35
IPT	£2,818.24
Total	£26,303.59
Total Payable Premium	£23,485.35
Total IPT	£2,818.24
Total Payable Premium inc IPT	£26,303.59

The **Insurer** must receive the **Premium** within 90 days of the inception of the **Policy** in accordance with the *Premium Payment Condition* .

Property Owners Wording Reference Number: UKPO 00002 148 (03/25)

PROPERTY INSURANCE

MATERIAL DAMAGE SECTION

Property Insured

Perils Operative: (1) Fire, (2) Theft, (3) Explosion, (4) Aircraft, (5) Riot & Malicious Persons, (6) Earthquake, (7) Subterranean Fire, (8) Storm and Flood, (9) Escape of Water, (10) Impact, (11) Subsidence, (12) Accidental Damage,

other than stated in endorsements

Excesses:	(1) Fire, (3) Explosion, (4) Aircraft	£500
	(8) Storm and Flood	£500
	(9) Escape of Water	£500
	(11) Subsidence	£2,500
	All Other Losses	£500
	other than stated in endorsements	

	Total Declared Value	Total Sum Insured
Buildings	£36,188,963	£36,188,963

The amounts listed above are not floating limits. The relevant Sum Insured for individual Premises and Property Insured is as shown in the Property Damage Location Table.

GENERAL LIABILITY INSURANCE

EMPLOYERS' LIABILITY

Limit of Indemnity	£10,000,000 one Occurrence
---------------------------	-----------------------------------

PUBLIC LIABILITY

Limit of Indemnity	£5,000,000 one Occurrence
Limit of Indemnity – Personal Injury	£5,000,000 per Period of Insurance
Third Party Property Damage Excess	£750

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

POLICY ENDORSEMENTS

The following exclusion is added to the General Liability Exclusions:

AWGL/W01 Work Away Exclusion

Notwithstanding any other terms of this Policy to the contrary, no General Liability Section will indemnify the Insured in respect of:

Any liability arising in connection with any manual work, by the Insured or any Employee, away from the Insured's own premises other than for collection and delivery only.

The following condition is added to the Property Insurance Conditions:

AWPD/F02 Flat Roof

It is a condition precedent to liability for Damage caused by peril 8 that any flat felted roof portion within the Premises must be inspected at least once every year by a qualified builder or property surveyor and any defects brought to light by that inspection must be repaired immediately. The Insured must keep a copy of the invoice showing that the work has been undertaken.

The following condition is added to the Property Insurance :

AWPD/NS1 Non Standard - Increased Excess

It is noted and agreed that a £2,500 excess applies in respect of Storm

It is noted and agreed that a £2,500 excess applies in respect of any Vacant Parts

The following condition is added to the Property Insurance Conditions:

AWPD/NS1 Non Standard - Electric BBQ's on Balconies

The exclusive use of electric BBQ's on balconies is permitted with an increased £50,000 Fire excess. All open fires, naked flames and the use of any other potential ignition sources for BBQ's including gas, coal etc. will continue to be prohibited and losses excluded.

The following condition is added to the Property Insurance Conditions:

AWPD/V01 Vacant Parts

When any part of the Buildings is silent or unoccupied the cover for that part excludes Peril 9 - Burst Pipes

The following condition is added to the Property Insurance Conditions:

AWPD/S06 Storage of Flammable Liquids

It is a condition precedent to liability that

- (1) The storage area must be cleared and a space of at least one metre around must be maintained at all times
- (2) Smoking is prohibited within the vicinity of the said storage area
- (3) There is fire resistant separation between the said storage area and the production area
- (4) The said storage area is not heated
- (5) The storage items to be marked as highly flammable
- (6) Warning notices to be clearly visible around the said storage area

CLAIMS INFORMATION

COMMERCIAL LEGAL PROTECTION SECTION

Telephone helplines

Legal advice on business matters within UK and EU law, 24 hours a day, 365 days of the year

· 0344 571 7978

Redundancy assistance, 9am to 5pm weekdays

· 0330 303 1955

UK tax advice, 9am to 5pm weekdays

· 0344 571 7978

Executive suite identity theft resolution

· 0333 000 2083

Crisis communication

· 0344 571 7964

Counselling service

· 0333 000 2082

Business Legal Services

[Go to: www.araglegal.co.uk](http://www.araglegal.co.uk)

Register on your first site visit using voucher code -

Commercial Combined X1232KC79BB5

Discover our law guide, take a legal health check and create legal documents and letters to help with commercial legal matters.

Claims procedure

Please refer to your policy wording

FOR CLAIMS UNDER ALL OTHER SECTIONS OF THE POLICY

Allied World Assurance Company (Europe) dac

19th Floor, 20 Fenchurch Street

London, EC3M 3BY

General Liability Notifications

First Party Property Notifications and Personal Accident Notifications

UKCCasualty.Claims@awac.com

UKCProperty.Claims@awac.com

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No: AWCD00073

1. Name of Policyholder: OCRA Ltd

2. Date of commencement of insurance policy: 25/12/2025

3. Date of expiry of insurance policy: 24/12/2026

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. the minimum amount of cover provided by this policy is no less than GBP5,000,000 (c)

Signed on behalf of Allied World Assurance Company (Europe) dac (Authorised Insurers)



Signature

- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (a) the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
 - (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
 - (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Property Damage Location Table
All figures in GBP



Premises*		Buildings	Tenants Improvements	Contents	Office Computer Equipment	Portable Power Tools	Stock	Stock in the Open	Target Stock	Misc 1*	Misc 2*	Misc 3*		Rent Payable	Rent Receivable
Ocean Court, Richmond Walk, Plymouth, PL1 4QA	Declared Value	£36,188,963	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	Declared Value	£0	£0
	Sum Insured	£36,188,963	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	Indemnity Period (Months)		0
TOTAL (Totals are not floating limits.)	Declared Value	£36,188,963	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	Declared Value	£0	£0
TOTAL (Totals are not floating limits.)	Sum Insured	£36,188,963	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	Sum Insured		£0

* Key:
Misc 1: Other 1
Misc 2: Other 2
Misc 3: Other 3