



**ZURICH
MUNICIPAL**

select

**policy schedule
for**

**Arcadia Housing Limited, Knightstone
Housing Association Limited, Arc
Developments (South West) Limited, Great
Western Assured Growth, Knightstone
Charitable Housing Limited, Great
Western Housing Plc.**

Policy No: JHA-22S326-0033

**Period of
Insurance**

**from: 15th October 2011
to: 14th October 2012**

This Schedule replaces any previous Schedule and details which Parts of this Policy are operative. The Policy, the Policy Schedule, any Certificate of Insurance and any Schedule for a Part of this Policy should be read together. Each Part is a separate contract. The General Definitions, Conditions and Exclusions apply to all Parts.



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from: 15th October 2011

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PROPERTY

Material Damage	£111,159.82
TOTAL	£111,159.82

Operative Endorsements:

The following General Definitions are held to be included within the Policy:

NUCLEAR INSTALLATION

any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation designed or adapted for:

- (a) the production or use of atomic energy
- (b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiation
- (c) the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the production or use of nuclear fuel.

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 Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

policy reference: MCD/8949
 Schedule no: 11 1 of 3
 issue date: 13 October 2011
 examined:



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INSURED: Arcadia Housing Limited, Knightstone Housing Association Limited, Arc Developments (South West) Limited, Great Western Assured Growth, Knightstone Charitable Housing Limited, Great Western Housing Plc.

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NUCLEAR REACTOR

any plant including any machinery, equipment or appliance whether affixed to land or not designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.


General Exclusion 1. is held to be removed and restated as follows:

1. Radiation

death, injury or disablement, DAMAGE to any PROPERTY whatsoever or any loss or expense whatsoever resulting or arising therefrom or any CONSEQUENTIAL LOSS or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any NUCLEAR INSTALLATION, NUCLEAR REACTOR or other nuclear assembly or nuclear component thereof
- (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

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policy reference: MCD/8949
Schedule no: 112 of 3
issue date: 13 October 2011
examined: 



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- (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this will not exclude radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other peaceful purposes

This Exclusion will not apply to injury to an EMPLOYEE insured under Part G except where the INSURED has undertaken under a contract or agreement either to indemnify another party or to assume the liability of another party in respect of such injury.

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policy reference: MCD/8949
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Part A: Material Damage

This Schedule replaces any previous Schedule. The Schedule and Policy are to be read together.

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Period of Insurance

from: 15th October 2011

to: 14th October 2012

Long Term Agreement

expiry: 14th October 2013

PROPERTY Insured: Item 1 - Housing Properties - shared ownership and DIYSO (02)

total sum insured: £138,776,310

Insured Perils: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17

EXCESS:

Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water, Impact, Breakage or Collapse of Aerials, Fixed Glass, Loss of Rent/Temporary Accommodation, Supply Pipes and Cables, Falling Trees, Leakage of Oil, Loss of Metered Water, Theft, Accidental Damage	£50
Subsidence	£1,000

Endorsements 1-6 are defined in the Policy

Operative Endorsements: 1, 3, 7, 8, 9, 10, 11 and 12

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policy reference: MCD/8949
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 issue date: 13 October 2011
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property module - endorsements

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INSURED: Arcadia Housing Limited, Knightstone Housing Association Limited, Arc Developments (South West) Limited, Great Western Assured Growth, Knightstone Charitable Housing Limited, Great Western Housing Plc.

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
**Operative
Endorsements:**

7 EXCLUSION (Applicable to Parts A, B, C and D)

This Part does not cover

- 1 DAMAGE to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the PROPERTY is insured or not where such DAMAGE is caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack.
- 2 CONSEQUENTIAL LOSS directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking or Denial of Service Attack.

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policy reference: MCD/8949
Schedule no: 11 1 of 6
issue date: 13 October 2011
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INSURED: Arcadia Housing Limited, Knightstone Housing Association Limited, Arc Developments (South West) Limited, Great Western Assured Growth, Knightstone Charitable Housing Limited, Great Western Housing Plc.

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But this shall not exclude DAMAGE or CONSEQUENTIAL LOSS which results from a DEFINED PERIL (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence)

DEFINITIONS

For the purposes of this General Exclusion the following special meanings shall apply:

“Virus or Similar Mechanism” means program code programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not. “Virus or Similar Mechanism” includes but is not limited to Trojan horses worms and logic bombs.

“Hacking” means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data whether the PROPERTY of the INSURED or not.

“Denial of Service Attack” means any actions or instructions constructed or generated with the ability to damage interfere with or otherwise affect the availability of networks network services network connectivity or information systems. Denial of Service Attacks

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policy reference: MCD/8949
Schedule no: 11 2 of 6
issue date: 15 October 2011
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INSURED: Arcadia Housing Limited, Knightstone Housing Association Limited, Arc Developments (South West) Limited, Great Western Assured Growth, Knightstone Charitable Housing Limited, Great Western Housing Plc.

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include but are not limited to the generation of excess traffic into network addresses the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

8 LIMIT OF LIABILITY (Applicable to Part A.)

In the event of DAMAGE or CONSEQUENTIAL LOSS arising from any one event or series of events arising out of a single originating cause the maximum liability in respect of any one BUILDING or other specified property, including CONTENTS, STOCK and goods held by the INSURED on trust or for which they are responsible therein, shall not exceed £50,000,000 in respect of the Parts specified above in the aggregate unless specified in the Schedule.

9 The General Exclusion and Special Provisions (to Parts A, B, C, D and M) on the Policy relating to Civil Commotion and Terrorism are cancelled and replaced as follows:

A. EXCLUSION IN RESPECT OF TERRORISM

This Policy does not cover loss, DAMAGE, CONSEQUENTIAL LOSS, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with:

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Schedule no: 113 of 6
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1. any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
 - (i) involves violence against one or more persons; or
 - (ii) involves damage to property; or
 - (iii) endangers life other than that of the person committing the action; or
 - (iv) creates a risk to health or safety of the public or a section of the public; or
 - (v) is designed to interfere with or to disrupt an electronic system

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2. any action in controlling, preventing, suppressing, retaliating against, or responding to any act, or preparation in respect of action, or threat of action described in (1) above .

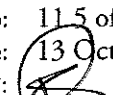
In any action or suit or other proceedings where the INSURER alleges that by reason of this EXCLUSION cover is not provided under this Policy, the burden of proving that cover is provided under this Policy shall be upon the INSURED.

B. NORTHERN IRELAND EXCLUSION

This Policy does not cover DAMAGE or CONSEQUENTIAL LOSS in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of civil commotion.

- 10 Part A – Material Damage, section 3 – Additional Covers, Locks is held to include Loss of Keys by Tenants, the liability of the INSURER will not exceed £500 in respect of any one occurrence, subject to an EXCESS of £50 any one occurrence.
- 11 The Other Interests clause in Special Conditions applicable to Parts A and D on page 26 of the policy is extended as follows:

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policy reference: MCD/8949
 Schedule no: 11.5 of 6
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"It is agreed and understood that the interests of The Royal Bank of Scotland PLC, Barclays Bank PLC, The Governor and Company of the Bank of Scotland, Bank of Scotland PLC, T.H.F.C. (Indexed) Limited, The Housing Finance Corporation Limited, Housing Association Funding PLC and Orchardbrook Limited in respect of Part A, Item 1 are admitted, the nature of such interests to be declared in the event of loss."

- 12 The Interests of the Prudential Trustee Company Limited as security trustee and Lloyds TSB Bank plc as lender are noted in respect of the various properties as listed with the INSURED.

The **Other Interests** clause as contained under **Special Conditions** Applicable to Parts A and D on page 26 of the Select For registered Social Landlords policy wording will continue to operate.

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