

Schedule of Cover

Terrorism & Sabotage Insurance

Insured	Viamed Ltd, Vandagraph Ltd, Vandagraph Sensor Technologies Ltd 15 Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom, BD20 7DT
Policy Reference	TSP022402601
Period of Insurance	00:00 on 9 July 2024 to 24:00 on 8 July 2025, local time at the Insured's address, as above
Effective From	This schedule is effective from 00:00 on 9 July 2024
Broker	Brown & Brown Insurance Brokers (UK) Limited t/a The County Group / / / /
Issued By	NMU, on behalf of Argenta Syndicate Management Limited, pursuant to Binding Authority Agreement number B1097ABI241010
Enquiries To	NMU Union, 2-10 Albert Square, Manchester, M2 6LW, England 0161 236 3380
Insurers	Argenta Syndicate 2121 at Lloyd's
Date of Issue	9 July 2024
Important Notice	<p>You are reminded that the Insurance Act 2015 requires you to make a fair presentation of the risk to us. Together with the limits and sums insured that you have requested, the Statement of Facts shown in this schedule has been used by us in deciding whether to insure you and in determining the Premium and the Terms and Conditions of cover.</p> <p>If any of the information is incorrect or changes before the start of the policy period, or if any of the figures are inaccurate, or if this insurance does not meet your needs in any way, please contact your insurance broker immediately. Similarly, if you need to make any other changes now or in the future, please contact your insurance broker.</p>
	<p>NMU is a trading name of Munich Re Specialty Insurance (UK) Ltd, registered in England: 01262636, Union, 2-10 Albert Square, Manchester, M2 6LW. Authorised and regulated by the Financial Conduct Authority (FRN 310539).</p>

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Policy Coverage

Property Insured	Buildings and contents at Locations Insured for which values have been declared to and agreed by Underwriters.
Overall Limit of Liability	Subject to a Limit of Liability of GBP 7,464,295 any one Occurrence and in total during the Period of Insurance
Material Damage Limits of Liability	The Sums Insured specified per location in the tables below
Business Interruption Limits of Liability	<p>The Limits of Liability specified per location in the tables below, any one Occurrence, subject to Sublimits where applicable</p> <p>You are reminded that each BI sum insured should be adequate for the indemnity period requested. If you need to amend any of these figures, please contact your insurance broker.</p>
Failure of Utilities and/or Denial of Access and/or Loss of Attraction Combined Sublimit	<p>Limited to</p> <ul style="list-style-type: none"> • GBP 1,000,000 in total during the Period of Insurance, or • GBP 1,000,000 any one Occurrence, or • 10% of the total Business Interruption Limit of Liability at any one Location Insured any one Occurrence, or • in respect of Loss of Attraction, losses incurred during the period following the Insured Event not exceeding 60 days, <p>whichever is the least</p>
Brand Rehabilitation Sublimit	Limited to costs incurred during the period following the Insured Event not exceeding 30 days and subject to a limit of GBP 50,000 any one Occurrence and GBP 100,000 in total during the Period of Insurance
Deductibles	<p>Material Damage Nil</p> <p>Business Interruption Nil</p> <p>Business Interruption arising from by Failure of Utilities and/or Denial of Access and/or Loss of Attraction The first 48 hours following an insured event</p>

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Policy Coverage

Location Insured	St. Andrews Church Hall 15 Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom, BD20 7DT	
Limits and Sums Insured	Buildings Sum Insured	GBP 1,554,609
	Contents Sum Insured	GBP 930,000
	Gross Profit Limit of Liability	GBP 1,690,000
	Gross Profit Maximum Indemnity Period	24 months
	Gross Revenue Limit of Liability	Not insured
	Rental Income Limit of Liability	Not insured
	Additional Increased Cost of Working Limit of Liability	GBP 50,000
	Additional Increased Cost of Working Maximum Indemnity Period	12 months

Location Insured	Ghyll House, Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom, BD20 7DT	
Limits and Sums Insured	Buildings Sum Insured	GBP 569,686
	Contents Sum Insured	GBP 930,000
	Gross Profit Limit of Liability	GBP 1,690,000
	Gross Profit Maximum Indemnity Period	24 months
	Gross Revenue Limit of Liability	Not insured
	Rental Income Limit of Liability	Not insured
	Additional Increased Cost of Working Limit of Liability	GBP 50,000
	Additional Increased Cost of Working Maximum Indemnity Period	12 months

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Premium and Taxes

Premium	GBP 339.12		
Premium Type	In full, non-adjustable		
Premium Due	GBP 339.12		
Taxes Payable by Insured (Administered by Insurers)	United Kingdom	Insurance Premium Tax	GBP 40.69

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Terms and Conditions

Cover as per Wording	TER/POL/STD/01/01/20 (Rev. 3)
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Endorsements

	No endorsements apply
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Underwriting Information Given to Insurers

Insured's Legal Status	The Insured is not a Religious Organisation
Insured's Registered Address	The Insured's business is registered in the UK
Insured's Declaration	<div>Any proposer or director or partner:</div> <div><div><div>- been declared bankrupt or insolvent, gone into liquidation, or have outstanding CCJs</div><div>No</div></div><div><div>- been convicted of a criminal offence other than a motoring offence, or have any prosecutions pending</div><div>No</div></div><div><div>- had insurance previously cancelled or declined, or renewal refused, or special terms imposed</div><div>No</div></div><div><div>Any claims, losses, incidents or threats in the last 5 years</div><div>No</div></div><div><div>Any locations outside the UK</div><div>No</div></div></div>
Insured Locations	<div>Each insured location is not itself nor is it physically connected to:</div> <div><div>- military premises</div><div>- a nuclear installation</div><div>- a facility engaged in research and testing involving animals</div><div>- an embassy or consulate</div><div>- a place of religious significance</div></div>

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Underwriting Information Given to Insurers

Insured Location	St. Andrews Church Hall 15 Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom, BD20 7DT
Location Type	Commercial
Location Occupancy	Business hours
Location Situation	<p>This location is itself or is physically connected to:</p> <ul style="list-style-type: none">- an entertainment or leisure venue No- a stadium No- a hotel No- a transportation link (e.g. rail station, airport, sea port) No- a council or government building No- a tourist attraction No- an iconic building or landmark No

Insured Location	Ghyll House, Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom, BD20 7DT
Location Type	Commercial
Location Occupancy	Business hours
Location Situation	<p>This location is itself or is physically connected to:</p> <ul style="list-style-type: none">- an entertainment or leisure venue No- a stadium No- a hotel No- a transportation link (e.g. rail station, airport, sea port) No- a council or government building No- a tourist attraction No- an iconic building or landmark No