



## Business Complete Insurance Schedule

User's Name Katie Quinlan  
Code B56  
Policy No. 029361730401

Arachas East  
The Courtyard  
Carmanhall Road  
Sandyford Industrial Est  
Dublin 18 D18 X377

Issue Date: 19 July, 2023

<b>Name of Insured:</b>	Pebble Beach Owners Management Co Ltd
<b>Insured's Address:</b>	Pebble Beach, Tramore, Co Waterford
<b>Renewal Date:</b>	15th July
<b>Policy Number:</b>	029361730401
<b>Business Description:</b>	Property Owners including Property Owners Liability cover in respect of common areas, tennis court and basketball court
<b>Period of Insurance:</b>	From: 15 July, 2023 To: 14 July, 2024
<b>Premises:</b>	1 Pebble Beach Tramore Co Waterford
<b>Operative Sections:</b>	<ol style="list-style-type: none"><li>1. Property Damage<ol style="list-style-type: none"><li>(a) Buildings, Trade Contents, Stock</li></ol></li><li>2. Business Interruption</li><li>3. Liability<ol style="list-style-type: none"><li>(a) Public Liability</li><li>(c) Employers Liability</li></ol></li><li>7. Commercial Legal Expenses</li></ol>
<b>First Premium</b>	€65,000.00 inclusive of government levy

This policy is a legal contract and it is important that you examine it carefully to make sure that it meets your requirements. If it does not, or if your insurance requirements change, please let your insurance adviser know right away. You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate your policy, or may result in the policy not operating fully.

This schedule should be read in conjunction with your current policy document which provides further details of your insurance protection and forms part of the insurance contract.

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**Section 1: Property Damage**

**1a) Buildings, Trade Contents & Stock**

**Location 1:** Pebble Beach Tramore Co Waterford

Insured Property	Declared Value	Sum Insured
Buildings		€35,722,797
Trade Contents		€240,000
Stock		
3 x push mowers		€4,500
Ride on mower		€1,000
Ride on mower with collection bin		€8,000
Strimmer & blower		€500
Tools		€1,500
<b>Total</b>		<b>€35,978,297</b>

**Endorsement/s attaching to or forming part of this Section:**

full wording of endorsements provided in this document under the heading "Policy Endorsements"

- Off Season Warranty (Commercial Properties)
- Excess-Property

**Cover applicable to all premises listed**

Items Insured	Sum Insured
Fire brigade attendance charges	€10,000

**Property damage extensions – alterations to standard policy limits**

	Description	Limit
1.	Trace and access	€25,000

**1b) Money - Not Insured**

**1c) Goods in Transit - Not Insured**

**1d) Deterioration of Stock - Not Insured**

**Section 2: Business Interruption**

Item	Cover Description	Indemnity Period	Sum Insured
1.	Rent receivable	12 Months	€300,000
2.	Alternative Accommodation	12 Months	€4,500,000
Total:			€4,800,000



**Section 3: Liability**

**3a) Public Liability**

Limit of Indemnity 1:	€6,500,000 any one event
Limit of Indemnity 2:	Unlimited any one <b>period of insurance.</b>

**3b) Products' Liability - Not Insured**

**3c) Employers' Liability**

Limit of Indemnity 1:	€13,000,000 any one event
Limit of Indemnity 2:	Unlimited any one <b>period of insurance.</b>

Description	Estimate of Wages
Gardening/Maintenance	€46,000

**Section 4: Computer Equipment - Not Insured**

**Section 5: Specified All Risks - Not Insured**

**Section 6: Personal Accident - Not Insured**

**Section 7: Commercial Legal Expenses**

Limit of Indemnity:	€400,000
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**Policy Endorsements**

**Excess-Property**

346A Excess

The following excess applies in respect of each and every claim under Section 1A Buildings, trade contents and stock.

In respect of claims in relation to 6. Storm and Flood and 7. a) Escape of water from any tank, apparatus or pipe

Excess €2500 in respect of properties used as holiday homes only

Excess €1500 in respect of owner occupied homes or homes under long term lease agreements

In respect of claims in relation to 10. Subsidence, ground heave or landslip

Excess €1500

All other claims

Excess €500

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**Off Season Warranty (Commercial Properties)**  
462 Off-season warranty (commercial properties)

Please read the conditions below carefully and ensure that they are complied with in full. Failure to comply with these conditions may result in a claim being declined.

1. It is warranted precedent to liability under the policy, for the months of November to February each year inclusive whilst any building insured under this policy is unoccupied, that:
    - A. The water supply to the **building(s)** is turned off at the point of entry to the **building** and that the entire water system is drained down of water and that the entire central heating system is drained down of water  
**or**
    - B. The water supply to the **building(s)** is turned off at the point of entry to the **building(s)** and either of the following are in operation:
      - i.) a system where the entire **building** has the benefit of gas or oil fired central heating system fitted with automatic controls and a separate thermostat system set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat system set at not less than 10 degrees Celsius.  
  
The Insured shall ensure that there is an adequate fuel supply available to ensure compliance with this requirement. Additionally the attic door must be left open to allow warmer air to enter the attic. It must also be ensured that all water piping and the water tank in the attic are adequately insulated  
**or**
      - i.i) where a system as described above is installed. Additionally the attic must be fitted with a suitably designed frost stat heating system (the frost stat heaters must be installed in such a way that they do not present a risk of fire). The frost stat heating system must activate at not less than 4 degrees Celsius.  
  
The Insured shall ensure that there is an adequate fuel supply available to ensure compliance with this requirement. It must also be ensured that all water piping and the water tank in the attic are adequately insulated.
2. All electrical and gas supplies must be turned off at the mains other than those supplies connected to isolated electrical circuits to lighting and alarm systems which remain in operation for security or fire protection purposes.
3. The **building(s)** must be secured against entry by intruders including the securely locking and fastening of all doors and windows and setting all security and alarm protections in full operation. Broken windows/doors must be immediately boarded up and replaced within 7 days of occurrence.
4. It is a requirement that the **building(s)** are inspected both internally and externally by the Insured or by their authorised representative at least once every 7 days.
5. Any instances of arson or malicious damage or any complaints received of disturbance must be notified to the Company immediately irrespective of whether such incident results in a claim.

**Note:** It is agreed that this revised schedule is deemed to replace any schedule with an issue date prior to that indicated below.