



FBD Broker Services
PO Box 11971
Bluebell
Dublin 12

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www.fbd.ie

Broker Account Handler
Arachas East
The Courtyard
Carmanhall Road
Sandyford Industrial Est
Dublin 18

Document(s) enclosed

Insured: Pebble Beach Owners Management C

Address: Pebble Beach, Tramore, Co Waterford

Dear Sir/Madam,

Please take some time to check that the details shown in the enclosed document(s) are correct and that the insurance protection provided meets the needs of your customer.

If any amendments are required please contact us.

Yours faithfully,

Broker Services

Date
15 July 2025

Customer number
02936173

Policy number
029361730401



Customer number 02936173

Policy number 029361730401
 Issue date 15 July 2025
 Renewal date 15 July 2026
 Premium **€75,614.83**
Page 3 of 10

Your Business Complete renewal schedule

| Check this document carefully.

This document is a record of your policy cover and part of your completed insurance application. You must check that the details it contains are true, accurate and complete:

- If there is ever any change in information, or you are in any doubt, contact your Broker
- Any change may result in an adjustment to your premium or policy terms

Further information about your duty of disclosure is outlined under the Important information heading.

Period of insurance

From: 15 July 2025 **To:** 14 July 2026

and any further period we accept payment from you to renew this policy.

Your details

Name and address

Pebble Beach Owners Management C

Pebble Beach, Tramore, Co Waterford, Waterford

Business description

Property Owners including Property Owners Liability cover in respect of common areas, tennis court and basketball court

Year the business started: 2023

No indemnity is provided under the policy for any activities not declared in the business description.

Contact details

Sections included within this schedule

You will need to read your policy booklet together with this schedule for full terms and conditions of cover



Section 1	Property Damage
Section 1A	Buildings, Trade Contents and Stock
Section 2	Business Interruption
Section 3	Liability
Section 3A	Public Liability
Section 3C	Employer's Liability
Section 7	Commercial Legal Expenses

Sections not included within this schedule

Section 1B	Money
Section 1C	Goods in Transit
Section 1D	Deterioration of Stock
Section 3B	Products Liability

Registered in Ireland. Registration Number: 25475.

Registered Office: FBD House, Bluebell, Dublin 12, D12 Y0HE, Ireland.

A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office.

FBD Insurance plc is regulated by the Central Bank of Ireland.

Business Complete Schedule - continued

Sections not included within this schedule - continued

Section 4	Computer Equipment
Section 5	All Risks Business Equipment
Section 6	Personal Accident

Business Complete Schedule - continued

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Section 1 - Property Damage

Risk situated at **Pebble Beach, Tramore, Co Waterford, Waterford**

1A - Buildings, Trade Contents and Stock

Buildings, Trade Contents and Stock Details

	Cover Active	Declared Value (DV)	Sum Insured
Buildings	Yes		€43,210,296
Trade contents	Yes		€290,304
Stock	No		
3 x push mowers	Yes		€5,443
Ride on mower	Yes		€1,210
Ride on mower with collection bin	Yes		€9,677
Strimmer and blower	Yes		€605
Tools	Yes		€1,814

Theft

Theft Cover Active Yes

Questions about your property

Who occupies the property? Tenant Only
 Is the property occupied at night? No
 What is the construction type of the property? Standard

If any of these statements are not correct, please contact us.

The premises have not been exposed to damage by flood, storm, malicious damage, subsidence or landslip.

There have been no changes to the intruder alarm, CCTV, fire alarm or sprinkler system (if applicable to your property).

There have been no structural alterations to the insured property.

Interested Party No

Endorsements which apply under Section 1A to Pebble Beach, Tramore, Co Waterford, Waterford

Full endorsement details are outlined under 'Endorsements which form part of your policy'

462 Off Season Warranty (Commercial Properties)
 782A Excess
 M001 Property Owners Interested Parties
 M002 Derelict Property Exclusion

Cover applicable to all locations listed

	Sum Insured
Fire Brigade Charges	€10,000

1B - Money

Not insured

1C - Goods in Transit

Not insured

Business Complete Schedule - continued

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1D - Deterioration of Stock

Not insured

Section 2 - Business Interruption

	<i>Sum Insured</i>	<i>Indemnity Period (Months)</i>
Rent Receivable:	€300,000	12
Alternative Accommodation:	€4,500,000	12
Total Sum Insured:	€4,800,000	

Section 3 - Liability

3A - Public Liability

Limit of Indemnity any one event	€6,500,000
Limit of Indemnity any one period of insurance	Unlimited
Annual Turnover	€1

3B - Products Liability

Not insured

3C - Employer's Liability

Limit of Indemnity	Any one event	13000000
Limit of Indemnity	Any one period of insurance	Unlimited

Employees

<i>Employee Type</i>	<i>Number</i>	<i>Estimate of Wages</i>
Gardening/Maintenance		€46,000

If any of these statements are not correct, please contact us.

A safety statement is in place as required by Section 20 of the Safety Health & Welfare at Work Act, 2005 which has been made available to and signed off by all employees.

All legislation and regulations pertaining to the processes, substances used, dust and fumes are complied with within the workplace.

All machinery and plant are properly guarded and are otherwise in good working order and condition.

No work is undertaken above 15 meters in height from ground level.

Section 4 - Computer Equipment

Not insured

Section 5 - All Risks Business Equipment

Not insured

Section 6 - Personal Accident

Not insured

Section 7 - Commercial Legal Expenses

The policy is underwritten by ARAG Legal Protection Limited.

Limit of Indemnity	Any one event and any one period of insurance	€400,000
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Business Complete Schedule - continued

Our questions and your responses

Have you or any partner or director in the business ever:	Response	Details
(a) had a proposal declined, renewal refused, cover terminated or had special terms applied by an Insurer in respect of any of the risks?	No	
(b) been convicted of or charged but not yet tried, with a criminal offence other than a motoring offence?	No	<i>A conviction which qualifies as a spent conviction under current legislation can be ignored. If we have displayed the details of any spent conviction, please contact us and we will remove these details from your policy record. If you are in any doubt about a conviction which may be spent, you can seek further information at www.citizensinformation.ie.</i>
(c) been declared bankrupt or been subject to bankruptcy proceedings or made an arrangement with creditors?	No	
Apart from any claim recorded on this policy and other than the information you have already given to us:	No	
(d) Have you or any partner or director in the business ever made a claim, suffered a loss, or had a claim made against you (whether insured or not) within the last 5 years in respect of any specific risks to which this proposal applies?		

Previously held insurance: Yes

Previous insurer: Unknown

Note: Claims made under this policy in the last five years are displayed separately at each renewal on your 5-year premium and claims history document.

You now need to read the endorsements and important information

Endorsements which form part of your policy

Endorsement(s) Details

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.

Endorsement(s) Details - continued

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:
 - 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
 - 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:
 1. 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
 2. 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.

782A 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

Business Complete Schedule - continued

Endorsement(s) Details - continued

M001 Property Owners Interested Parties

The interest of the following parties is noted as property owner

No. 36 Pebble Lawn, Pebble Beach, Tramore, County Waterford, Hollinwood Consulting Limited.

No. 11 Pebble Lawn, Pebble Beach, Tramore, County Waterford, Eileen Ryan

No. 25 Pebble Walk, Pebble Beach, Tramore, Co Waterford, Yuliya Bondarenko and Mykola Sysko, Allied Irish Bank plc and AIB Mortgage Bank uc

No. 71 Pebble Drive, Pebble Beach, Tramore, Co Waterford, Trevor Hough

No. 40 Pebble Grove, Pebble Beach, Tramore, Co. Waterford, Anita Doherty

M002 Derelict Property Exclusion

No Property cover is provided in respect of 28 Pebble Grove.

Important Information

Standard Construction	A premises is considered to be of standard construction if it is built of brick, stone or concrete and roofed with slates, tiles, asbestos, metal, concrete or asphalt and are in good repair and will be so maintained.
Duty of disclosure	<p>You must check that all information you give us is true, accurate and complete. Our questions and your responses will influence our acceptance of your insurance, your premium and the terms and conditions we apply.</p> <p>If there is ever any change in this information, or you are in any doubt about our questions and your responses, you must tell your Broker.</p>
Failure to meet this duty	<p>If you do not meet this duty carefully and honestly at all times, you may be faced with:</p> <ul style="list-style-type: none"> • a sudden change in cover, premium or terms, • an invalid or cancelled policy, • no claim payment or reduced claim payment, • difficulty buying insurance again, • breaking the terms of any relevant loan.

