

**To Whom it May Concern**

**Re: UNIVERSITY OF PLYMOUTH & SUBSIDIARY COMPANIES**

We act as Insurance Brokers to the above company and at their request summarise below the insurances they hold for their business activities

<b>Insurer –</b>	Zurich Municipal	
<b>Policy No –</b>	NHE-05CA02-0013	
<b>Renewal Date –</b>	1 <sup>st</sup> August 2019	
<b><u>Synopsis of Cover</u></b>		
<b>Risk Address –</b>	Various locations in Plymouth & elsewhere incorporating Innovation Centres	
<b>Declared Value –</b>	Buildings (inc car parks, paths & drives, Professional Fees & Debris removal)	£408,338,235
<b>Basis of cover -</b>	'All Risks' including Theft & Subsidence	
<b>Excess(es) –</b>	£5,000 increased to £25,000 for Storm & Flood at Brixham Laboratories	
<b>Additional Covers –</b>	Capital Additions	max £5,000,000
	Day One Inflationary factor uplift - 25%	
	Drains & Gutters	
	European Community & Public Authorities	
	Extinguishment Expenses	
	External landscaping	max £5,000 any one event
	Metered Water	max £10,000 any one event
	Other Interests	
	Temporary Loan on Contents	max £250,000 any one loss
	Temporary removal	
	Deeds/Books/Documents	£50,000
	Photographic/Scientific/Audio	
	Visual Equipment etc.	£250,000 Max value any one item £50,000 Other Contents - £250,000 any one loss

**Full Value Terrorism cover**

**Insurer:** Chaucer syndicates Ltd (Syndicate 1084) on behalf of insurers at Lloyds and others as specified within the insurance documents.

**Policy Number:** FC0071517

<b>Damage &amp;/or Financial loss Sum Insured:</b>	Damage: £ 556,496,870
	Financial Loss: £1,487,783,142

**Limit of Liability:**

Overall limit of liability £400,000,000 any one occurrence in respect of damage & financial loss combined sub limited to £75,000,000 any one occurrence in respect of Financial loss and £15,000,000 any one occurrence in respect of Additional Increased Cost of Working.

Please note this summary of cover has been prepared purely as confirmation of the insurance in force at the date of this letter and is subject to the terms and conditions of each of the policies detailed.

We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given.

We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

We confirm these insurances have been effected for the period 1<sup>st</sup> August 2018 to 31<sup>st</sup> July 2019.

Yours sincerely



**Anita Riddell Cert CII, MInstLM, Assoc CIPD  
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