

**TO WHOM IT MAY CONCERN**

1 June 2023

Dear Sirs

**THE NATIONAL TRUST**

We act as Insurance Brokers for the above-mentioned Client and in response to their instructions confirm the following policy details:

**NATIONAL TRUST OWNED BUILDINGS**

**INSURER:** Zurich Municipal  
**POLICY NO:** QLA-22QD45-0013  
**EXPIRY DATE:** 31<sup>st</sup> May 2024

Claims are settled on the basis of reinstatement costs declared to insurers annually. The sum insured for each property is:

- Properties with a reinstatement value over £1m: 150% of the declared reinstatement value.
- Properties with a reinstatement value under £1m: £2m.

The maximum policy loss limit for each and every claim is £100,000,000 (subject to applicable sub limits)

The following items will be included within the policy loss limit:

1. The property limit – being the reinstatement cost sum declared to insurers annually on the Regional Declaration
2. Architects', Surveyors' & Consultants' fees incurred in reinstatement of the property.
3. Removal of debris, demolishing or any necessary shoring up;
4. Any contents/collection owned by the National Trust contained within the property.

**THE PROPERTY****The Cover**

Accidental loss damage or destruction by any cause not excluded to any building the property of the National Trust situate in Great Britain (excluding Scotland), Northern Ireland, Isle of Man and Channel Islands.

**Principal Exclusions**

1. Inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level, or its own faulty or defective design or materials.
2. Faulty or defective workmanship, operational error or omission.
3. Corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring or scratching, vermin or insects.
4. Change in temperature, colour, flavour, texture or finish.
5. Mechanical or electrical breakdown or derangement.

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6. Subsidence caused by coastal or river erosion, or the settlement/movement of made-up ground
7. Escape of water or malicious damage where the property is left unoccupied for in excess of 30 days.
8. Terrorism

**THE INTEREST**

Please note that the 'Automatic Other Interest' clause applies to the National Trust policy so therefore it is not necessary for an endorsement to be issued.

In addition, the Trust keeps in force a policy of insurance to protect itself against legal liability claims made as owner of the property.

**POLICY DEDUCTIBLE**

The National Trust are liable for the first £100,000 of each and every claim subject to the policy terms and conditions. Within this deductible the first £1,000 is the responsibility of the region and where applicable the first £100 recharged to the leaseholder or tenant increasing to £1,000 in respect of subsidence unless otherwise stated in the tenancy or lease agreements.

The insurance is subject to the insurers' standard policy terms, conditions and exceptions.

This includes the following requirements when the property is left unoccupied for in excess of 30 days:

1. You must notify your estate manager that the property is unoccupied; and
2. turn off all mains services except for the electricity supply to maintain any fire or intruder alarm system; and
3. completely drain the water system except that during the period 1 October to 1 April each year any central heating systems may be kept working at a minimum temperature of 5 degrees Celsius. Where the system is drained prominently display a notice indicating the system has been drained to ensure the boiler or immersion heater is not lit without the system being refilled; and
4. arrange internal inspections of the buildings by an authorised representative, ensure such inspections are recorded and carried out at a frequency to be notified to and agreed with the insurer and remove all waste and repair all damage identified in the course of such inspections without delay; and
5. seal up all letter boxes and take steps to prevent accumulation of mail; and



Insurance | Risk Management | Consulting

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6. secure the buildings against unlawful entry by closing and locking doors and windows and setting any fire or intruder alarm systems

This document is furnished to you as a matter of information only.

The issuance of this document does not make any person or organisation to whom it is issued an additional Insured, nor does it modify in any manner the contract of insurance between the Insured and the Underwriters. Any amendment, change or extension to such contract can only be effected by specific endorsement attached thereto.

Should the above mentioned contract of insurance be cancelled, avoided, assigned or changed during the period of insurance in such a manner as to affect this document, no obligation to inform the holder is accepted by the undersigned or by the Underwriters.

Yours faithfully

*Julie Logan*

Julie Logan ACII  
**NATIONAL TRUST INSURANCE OFFICE**