



**Alpha Projects (Scotland) Ltd
Barlow Park
West Pitkerro Industrial Estate
Broughty Ferry
Dundee Angus
DD5 3RS**

02/03/2023

Dear Mr Brown

**ICW Warranty
Plot Ref: 6 Cults Drive, Tomintoul, Ballindalloch
Moray, AB37 9HW Policy Number: 42464/003**

Following receipt of your Building Control Completion Certificate and full payment of the premium, please find enclosed your Certificate of Insurance and the Schedule of Endorsements for the above property.

[Please click here to view your policy document.](#)

Should you have any queries, please do not hesitate to contact us.

Yours sincerely,

**Senior Underwriter
ICW Insurance Services Limited**



+44 (0) 208 0991 393 | info@i-c-w.co.uk | www.i-c-w.co.uk

ICW Insurance Services Limited is registered in the United Kingdom under Registration Number 10985073 and registered office 5th Floor, Minorities House, 2-5 Minorities, London EC3N 1BJ.

Belfast Office: Alanbrooke House, Castlereagh Bus. Pk., 478 Castlereagh Rd, Belfast BT5 6BQ. London Office: America House, 2 America Square, London EC3N 2LU.
ICW Insurance Services Ltd is a Lloyd's Coverholder. ICW Insurance Services Ltd is an Appointed Representative of ES Risks Limited, which is authorised and regulated by the Financial Conduct Authority.



CERTIFICATE OF INSURANCE

BUILDER/DEVELOPER: Alpha Projects (Scotland) Ltd
ADDRESS: Barlow Park
West Pitkerro Industrial Estate
Broughty Ferry
Dundee Angus

ICW MEMBERSHIP NUMBER: 33809
RESIDENTIAL PROPERTY:
(Developer's site and plot reference) Former School House, Main Street, Tomintoul, Ballindalloch
Moray, AB37 9HA

RESIDENTIAL PROPERTY:
(Postal Address) 6 Cults Drive, Tomintoul, Ballindalloch
Moray, AB37 9HW

POLICY HOLDER: Alpha Projects (Scotland) Ltd
INSURER: Accelerant Insurance Limited
CERTIFICATE NUMBER: 42464/003
SUM INSURED: £201,371.67
RANGE OF COVER: Section 2,3,4
The limit for all Residential Properties in one continuous structure is £20,000,000 and for a single Residential Property is £2,500,000 or the Reinstatement Value for the Residential Property(s), whichever is the lesser, however where the Sum Insured exceeds the limit for a single residential property, the Sum Insured figure shall apply.

INSURANCE COMMENCEMENT/COMPLETION DATE: 17 February 2023

INSURANCE EXPIRY DATE: 17 February 2033

POLICY EXCESS: £1,000 for each and every claim

Signed for and on behalf of the
Scheme Administrator

Authorised Signatory
02/03/2023
ICW Insurance Services Ltd

UMR No. ABE2200017
Dec No. ICW2022/2022/ICW42464/003



+44 (0) 208 0991 393 | info@i-c-w.co.uk | www.i-c-w.co.uk

ICW Insurance Services Limited is registered in the United Kingdom under Registration Number 10985073 and registered office 5th Floor, Minorities House, 2-5 Minorities, London EC3N 1BJ.

Belfast Office: Alanbrooke House, Castlereagh Bus. Pk., 478 Castlereagh Rd, Belfast BT5 6BQ. London Office: America House, 2 America Square, London EC3N 2LU.
ICW Insurance Services Ltd is a Lloyd's Coverholder. ICW Insurance Services Ltd is an Appointed Representative of ES Risks Limited, which is authorised and regulated by the Financial Conduct Authority.



SCHEDULE OF ENDORSEMENTS

Attached to and forming part of the Certificate of Insurance
Dec No. ICW2022/2022/ICW42464/003

SECTION 1 - THE BUILDING PERIOD (COVER PRIOR TO COMPLETION)

Section 1 is excluded from cover.

SECTION 2 - DEFECTS INSURANCE

The limit for all Residential Properties in one continuous structure is £20,000,000 and for a single Residential Property is £2,500,000 or the Reinstatement Value for the Residential Properties, whichever is the lesser, however where the Sum Insured exceeds the limit for a single residential property, the Sum Insured figure shall apply.

Where the combined value of all Residential Properties within a continuous Structure or on a Site exceeds £20,000,000 the total amount payable in respect of all claims in relation to the Residential Properties, the Site and the continuous Structure shall not exceed £20,000,000.

SECTION 3 - STRUCTURAL INSURANCE

The limit for all Residential Properties in one continuous structure is £20,000,000 and for a single Residential Property is £2,500,000 or the Reinstatement Value for the Residential Property(s), whichever is the lesser, however where the Sum Insured exceeds the limit for a single residential property, the Sum Insured figure shall apply.

Where the combined value of all Residential Properties within a continuous Structure or on a Site exceeds £20,000,000 the total amount payable in respect of all claims in relation to the Residential Properties, the Site and the continuous Structure shall not exceed £20,000,000.

SECTION 4 - CONTAMINATED LAND

£1,000,000 for any one Residential Property or the Reinstatement Value for the Residential Property, whichever is the lesser.

SECTION 5 - NON-COMPLIANCE WITH BUILDING REGULATIONS

Section 5 is excluded from cover.

INDEXATION

The Limit of Indemnity and Excess referred to within the Certificate of Insurance will be increased in line with the Royal Institution of Chartered Surveyors' House Re-Building Cost index on each anniversary of the period of insurance for Sections 2, 3, 4 and 5 of this Policy.

ENDORSEMENT DETAILS

Damage caused to the Residential Property due to the presence of lignite or pyrites either in the ground material or building materials are excluded from cover.

Damage caused to the Residential Property due to mining is excluded from cover.

Paths, driveways, patios, alarm systems, fireplace inserts and fireplace surrounds are excluded from cover.

Floor, wall and ceiling finishes are excluded from cover.

Differential movement, shrinkage and failure to install external render as per manufacturers guidelines is excluded from cover

Any additional Building works that were not included in the original plans presented at the time of quotation will be excluded from this policy, this includes extensions, garages and outbuildings.



+44 (0) 208 0991 393 | info@i-c-w.co.uk | www.i-c-w.co.uk

ICW Insurance Services Limited is registered in the United Kingdom under Registration Number 10985073 and registered office 5th Floor, Minorities House, 2-5 Minorities, London EC3N 1BJ.

Belfast Office: Alanbrooke House, Castlereagh Bus. Pk., 478 Castlereagh Rd, Belfast BT5 6BQ. London Office: America House, 2 America Square, London EC3N 2LU.

ICW Insurance Services Ltd is a Lloyd's Coverholder. ICW Insurance Services Ltd is an Appointed Representative of ES Risks Limited, which is authorised and regulated by the Financial Conduct Authority.