



# EAGLE STAR

**Policy No:** 04 CCP 0991443

**Agency No:** 04 0190383

**Branch:** GALWAY

Murray & Spelman Ltd  
Galway Financial Services Centre  
Tuam Road  
Galway

## Commercial Combined Policy

**Insured:** Clifden Glen Management (2005) plc

**Business Description:** Purpose Built Holiday Homes and Bar, Property Owners

**Period of Insurance:** From 31/03/2007 to 1200 hours on 31/03/2008

**Renewal Date:** 31/03/2008

**Operative Sections:** Fire and Additional Perils  
Burglary  
Glass  
Employers Liability  
Public Liability

*Paid by cheque # 377  
28/03/07  
Dunne*

**Additional Premium:**

€.00

**Note:-** The above premium includes statutory charges

The following endorsements apply to all Sections of this Policy :

T1005 T1006

**Reference:** BWC/Catherine O Connell 8/05/2007 Page 1

REGISTERED IN IRELAND UNDER NUMBER 13460 REGISTERED OFFICE EAGLE STAR HOUSE BALLSBRIDGE PARK DUBLIN 4  
ZURICH INSURANCE IRELAND LIMITED T/A EAGLE STAR IS REGULATED BY THE FINANCIAL REGULATOR



# EAGLE STAR

## COVER DETAILS SCHEDULE

**Risk Location:** Clifden Glen  
Clifden  
Co Galway

**Occupancy & Construction Details:** Occupied by various tenants as Purpose Built Holiday homes and by the insured as property managers.

### SECTION: Fire and Additional Perils

Miscellaneous	Sums Insured
- Buildings of 127 Holiday Homes	€9,445,000
- Contents Therein (€8000 in each holiday Home)	€1,016,000
- Office & Launderette (Buildings)	€136,500
- Equipment Therein	€85,000
- Bar (Buildings)	€200,000
- Fixtures adn Fittings Therein	€30,000
- Stock	€5,000
<b>Total Sum Insured</b>	<b>€10,917,500</b>

The Insurer will indemnify the Insured in respect of Damage which is caused by or which is attributable to any of the following additional perils (which are defined under the Fire and Additional Perils section of the policy document).  
1,2,5,7,9,10 11 & 12

The following endorsements apply to this Section:  
F0002/001/001, F0003/001/001, MD062

### SECTION: Burglary

Miscellaneous	Sums Insured
- Contents of 127 Holiday Homes (€8000 in each)	€1,016,000
- Office & Launderette Equipment	€8,500
- Bar Fixtures & Fittings	€30,000
- Stock in Bar	€5,000
<b>Total Sum Insured</b>	<b>€1,059,500</b>

The following endorsements apply to this Section:  
B008



# EAGLE STAR

**SECTION: Glass**

Fixed Internal/External Glass

**Sums Insured**  
€40,000

**Total Sum Insured**

€40,000

The following endorsements apply to this Section:  
G003

**SECTION: Employers Liability**

Limit of Indemnity

€13,000,000

Property Repairs  
All Other Employees

**Wageroll**  
€10,000  
€10,000

The following endorsements apply to this Section:  
EL221

**SECTION: Public Liability**

Limit of Indemnity any one Accident

€2,600,000

Sub Contractors Wages  
Work Away Wages

**Wageroll**  
Nil  
Nil

The following endorsements apply to this Section:  
PL251, PL264



# EAGLE STAR

## ENDORSEMENTS SCHEDULE

### T1005 - WAR AND TERRORISM EXCLUSION ENDORSEMENT

This Policy excludes loss, damage, cost or expense or liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (2) any act of terrorism.  
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

### T1006 - CYBER RISK CLARIFICATION

The following clarification applies to all Sections of the policy other than the Employers Liability Section if operative

This Policy does not apply to liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with :

- (1) the loss of alteration of or damage to  
or
- (2) a reduction in the functionality availability or operation of

a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, worm, logic bomb or trojan horse.

### B008 - Burglary Excess Endorsement

The Insurer shall not be liable for the first €125 of each and every claim under the Burglary section of this policy (as ascertained after the application of the condition of average) unless a higher excess applies under another endorsement of the policy.

### EL221 - Exclusion of Asbestos

The Employers Liability section of this Policy does not indemnify the insured in respect of any claim directly or indirectly caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.



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### G003 - Glass Excess

The Insurer shall not be liable for the first €125 of each and every claim under the Glass section of this policy unless a higher excess applies under another endorsement of the policy.

### MD062 - Fire and Additional Perils Excess

The Insurer shall not be liable for the first €250 of each and every claim under the Fire and Additional perils section of the policy (as ascertained after the application of the condition of average) unless a higher excess applies under another endorsement of the policy.

### PL251 - Public Liability Excess

The Insurer shall not be liable in respect of the first €125 in respect of each and every claim arising in connection with loss and /or damage to Material property under the Public Liability section of the policy unless a higher excess applies under another endorsement of the policy.

### PL264 - Exclusion of Asbestos

The indemnity granted by the Public Liability section of this Policy shall not apply to or include:

any liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.

### F0002/001/001 - Unoccupancy Warranty

It is hereby warranted that whilst any Holiday Home is unoccupied the water is turned off at the mains, electricity is shut off and that the premises is visited at least once weekly by a Caretaker.

Subject to the terms and conditions of the policy.

### F0003/001/001 - Interested Party Schedule

The interest of the following parties is noted in the policy:-

- Alpha Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Beta Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Gamma Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Oak Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Fit Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Hazel Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Elm Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Delta Partnership, The Mews, 10 Pembroke Place, Dublin 2
- Telcorglen Ltd, The Mews, 10 Pembroke Place, Dublin 2
- Tom Gleeson, Noel Hanley & Denis McNamara, 55,59&63 Clifden Glen, Clifden, Co. Galway.



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## INTERESTED PARTIES SCHEDULE

The following Interested Parties exist on the policy -

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Alpha Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Beta Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Gamma Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Oak Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Fit Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Hazel Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Elm Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Delta Partnership, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Telcorglen Ltd, The Mews, 10 Pembroke Place, Dublin 2.

Location: Clifden Glen, Clifden, Co Galway.

Section : Fire and Additional Perils



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The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Edel Herlihy & National Irish Bank, Lodge No 54, Clifden Glen, Galway Road, Clifden.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Fabian & Anne Akamnonu & Bank of Ireland MortgageBank, 18 Clifden Glen, Galway Road, Clifden, Co Galway.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Michelle Gleeson & Tom Gleeson & ACC Bank, Lodge 81, Clifden Glen, Galway Road, Clifden.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Clifden Glen Management & First Active Plc, Lodge 39, Clifden Glen, Galway Road, Clifden.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Mr Raymond Connolly & IIB Homeloans, 6 Clifden Glen, Clifden, Co Galway.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Tony Kavanagh & Ulster Bank House Mortgages, Lodge 23 & 72, Clifden Glen, Clifden, Co Galway.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Hugh Kelly & IIB Homeloans, 28 Clifden Glen, Clifden, Co Galway.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Tom Gleeson, Noel Hanley & Denis McNamara, 55 Clifden Glen, Clifden, Co Galway.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Tom Gleeson, Noel Hanley & Denis McNamara, 59 Clifden Glen, Clifden, Co Galway.

Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils

The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Tom Gleeson, Noel Hanley & Denis McNamara, 63 Clifden Glen, Clifden, Co Galway.



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- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - IIB Homeloans & Gerry Murphy, (Lodges 5,7,10,17,25,40,46), Sandwith Street, Dublin 2.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - IIB Homeloans & Gerry Murphy, (Lodges 48,57), Sandwith Street, Dublin 2.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Karen Lodge & National Irish Bank, Lodge 85, Clifden Glen, Clifden, Co Galway.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Anglo Irish Bank & Walter Hendrickx, (52 Clifden Glen Clifden), St Stephens Green, Dublin 2.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - IIB Homeloans Ltd & Denis Bergin, No 13, Clifden Glen, Clifden, Co Galway.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Anglo Irish Bank & William Kavanagh, (50,51 Clifden Glen Galway), Fitzwilliam Square, Dublin 2.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - AIB & Raymond & Helen Fields, (110 Clifden Glen Clifden), St Brigids Road, Artane, Dublin 5.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Clifden Glen Management (2005) Plc & IIB Homeloans, Apt 65, Clifden Glen, Clifden, Co Galway.
- Location: Clifden Glen, Clifden, Co Galway.  
Section : Fire and Additional Perils  
The interest of the following Party is noted in respect of the above named Section together with the within named Insured - Jean Atkinson & David Meredith, 46 Clifden Glen, Clifden, Co Galway.