

## SCHEDULE 10 INSURANCE

### 1. Design and Construction

- 1.1 Contractor's all-risks insurance (including terrorism cover) to the full replacement value of the Permanent and Temporary Works and any Plant and materials either to be incorporated into the Works or used in the construction of the same. The insurance to be written in the names, inter alia, of the Secretary of State and the DBFO Co.
- 1.2 Business interruption insurance covering all loss of revenue, debt servicing, fixed operating costs and additional costs of working as a result of delay in completion of the New Road or any part thereof arising from a physical loss or damage insured at paragraph 1.1.
- 1.3 Third party legal liability insurance in respect of loss or damage to any property, including that of the Secretary of State, or death or injury to any person. Minimum limit of indemnity for each occurrence: £50,000,000 (in January 1998 prices). The insurance to be written in the names, inter alia, of the Secretary of State and the DBFO Co.
- 1.4 Not used.
- 1.5 Employer's liability insurance to comply with the Employer's Liability (Compulsory Insurance) Act 1969. Minimum limit of indemnity: £50,000,000 (in January 1998 prices).
- 1.6 Not used.
- 1.7 Such other insurances as are required by Law.

### 2. Operation

- 2.1 Property damage insurance on an all risks of loss or damage basis (including terrorism cover) with a loss limit sufficient to reinstate any part of the Project Facilities.
- 2.2 Business interruption insurance covering all loss of revenue, debt servicing, fixed operating costs and additional costs of working arising from a loss or damage insured at paragraph 2.1.
- 2.3 Third party legal liability insurance in respect of loss or damage to any property, including that of the Secretary of State, or death or injury to any person. Minimum limit of indemnity for each occurrence: £50,000,000 (in January 1998 prices). Policy to be written in the names, inter alia, of the Secretary of State and the DBFO Co.
- 2.4 Not used.
- 2.5 Employer's liability insurance to comply with the Employer's Liability (Compulsory Insurance) Act 1969. Minimum limit of indemnity: £50,000,000 (in January 1998 prices).

2.6 Such other insurances as are required by Law.

The required level of cover referred to in paragraphs 1.3, 1.5, 2.3 and 2.5 shall be adjusted on each anniversary of the date on which such cover is to be taken out, in accordance with the formula set out in Clause 1.2.15.

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