



CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

Policy Number	100526727CPO	Certificate Number	1970540/904497/1128671
Insured	Melika Limited & Martin Grant (Holdings) Ltd		
Risk Address	Silvester House, Joel Street, Eastcote, Middlesex, HA5		
Occupancy	Occupied - Flats - Not Superior Construction		

Sums Insured and Limits

Building Sum Insured	£	3,268,697
Building Declared Value	(£	2,179,131)
Contents of Common Areas	£	11,867
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	10,000,000

Period

Period of Cover	15 December 2017 to 14 December 2018	Effective Date	15 December 2017
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Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	Nil
Riot, Civil Commotion, Malicious Damage, Storm, Flood, Escape of Water, Impact and Theft	£	250
Subsidence, Landslip and/or Heave	£	1,000
All Other Damage	£	250

Endorsements Abbey National Plc's interest is noted in respect of Flat 4, Seymour House
Specific Endorsement in respect of : Silvester House, Joel Street, Eastcote, Middlesex, HA5

Basis of Settlement Buildings Day One (Non Adjustable) Basis 50.00% uplift.

Clauses Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 33.3%

Important Information

Cover is subject to the limits, excesses, terms and conditions of the respective policies. In the event of discrepancy, the respective policy prevails.

You have a duty to make a fair presentation of the risk. To meet this duty and to ensure that a claim is not repudiated or reduced you need to disclose all material information to insurers which is known to you or which ought to be known to you. Examples of material information include a premises become vacant or alterations in structure or occupancy. If you are unsure what constitutes a fair presentation of the risk, please contact your insurance provider immediately.

Date of Issue 4 December 2017

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Authorised and regulated by the Financial Conduct Authority.