



CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

Policy Number	LP BDX 1136659	Certificate Number	1966228/1114253
Insured	Covered Markets Ltd and Amalcroft Properties		
Risk Address	Units 1-11, Faircross House, 116 The Parade, High Street, Watford, WD17 1BD, United Kingdom		
Occupancy	Occupied - Grd Flr Commercial Units 1-11 & Residential Upper Parts Flats 1a,1b,1c,1d 2-13		

Sums Insured and Limits

Building Sum Insured	£	7,444,539
Building Declared Value	(£	4,963,026)
36 months Loss of Rent	£	455,400
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	10,000,000

Period

Period of Cover	1 January 2018 to 31 December 2018	Effective Date	1 January 2018
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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 Full Terrorism cover applies

Escape of Water excess is increased to £500 each and every loss

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%
If the premises become vacant at any time during the period of insurance, please contact to Kruskal Insurance Brokers for details of Insurers unoccupancy requirements.

Please advise Insurers of any alterations to your risk. Non-disclosure will lead to your claim being rejected and your cover set aside. All claims must be notified to the loss adjusters immediately, and definitely within three months of you becoming aware of the incident. Failure to adhere to this requirement may result in your claim being repudiated

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 26 October 2017

OMA

Property Reference 2 8059

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