

Client Ref: 572386001
AIG Ref: LOHA1083



CERTIFICATE OF INSURANCE FOR POLICY JC881924

This is to certify that Buildings Insurance is in force as follows:-

Insured : Adriatic Land 7 Limited

Period of Cover : 02 February 2018 to 31 August 2018

Risk Address : Waterways House
21 High Street
West Drayton

UB7 7SG

SUMS INSURED

Item 1:Building: £14,802,441 **Declared Value:** £9,868,294

Item 2: Landlord's Contents £25,000 (but only in respect of communal areas of the insured building)

Loss of Rent/Alternative Accomodation: upto 40% of the building sum insured.

Employers Liability: N/a **Property Owner's Liability:** £10,000,000

POLICY EXCESSES

Fire, Explosion,Aircraft, Earthquake & Subt Fire	Nil	Escape of Water or Fuel Oil	£250
Storm and Flood	£250	Riot and Malicious Persons	£250
Theft	£250	Impact	£250
All Other Damage	£250	Subsidence	£1,000

ENDORSEMENTS AND CLAUSES

Applicable Wording: ZCYP1.15 PI1/D (500697015) (08/13) RRD

You must notify us immediately if the property insured becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or any change in use.

The policy wording includes the following Other Interests Clause:

It is agreed the interest of various lessees, freeholders, mortgagees or debenture holders, in this insurance are noted at the request of the Insured. The Insured undertake to notify the names, nature and extent of such interests at the time of the damage.

PREMIUM DETAILS

Buildings:	£4,996.33	Tax (IPT):	£599.56
Terrorism:	£414.47	Tax (IPT):	£49.74

Total Premium: £6,060.10

The policy covers all risks of material loss or damage (All risk cover including subsidence & damage to underground services, all perils referred to in clause 6.13 of the Council of Mortgage Lenders' handbook December 2014 Edition) for the full cost of reinstating the property or loss without deduction for wear and tear, including any associated professional fees, loss of rent and costs of alternative accommodation. Cover under the policy is automatically extended to include letting and sub-letting. Please confirm with your freeholder that this is not in breach of your lease. Subject to policy terms and conditions.

In the event of a claim please contact Arthur J Gallagher on 01243 793729

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Address: Zurich House, Ballsbridge Park, Dublin 4, Ireland UK Branch registered in England and Wales registration No: BR7935 VAT No 107 8316 77 UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whitely, Fareham, Hampshire PO15 7JZ. Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent our regulation by the Financial Conduct Authority are available from us on request.



ZURICH

ENDORSEMENT

Policy Restriction (Wood or Laminate Floors)

We will pay for any damage to wood or laminate flooring within the buildings where:

- the damage is to communal areas or portions of the buildings or;
- within a residential demise where the most we will pay is £10,000 for anyone claim event for each residential demise.

Item

DEFINITIONS

Buildings - Landlords Contents - Limit £25,000 (but only in respect of communal areas of the building)

BUSINESS INTERRUPTION EXTENSIONS

Rent Receivable Accelerated Reinstatement Costs - Limit £Nil

- 1 - Action of Competent Authorities - Limit £1,000,000
- 2 - Anchor Tenant- Limit £1,000,000
- 3 - Legionellosis - Limit £1,000,000 and cleaning costs - Limit £25,000
- 4 - Loss of Attraction - Limit £1,000,000
- 5 - Managing Agents - Limit £1,000,000
- 6 - Notifiable Diseases, Murder, Suicide or Rape - Limit £1,000,000
- 7 - Unlawful Occupation - Limit £10,000

COVERS

10 - Storm and Flood - Water table - Limit £Nil

CLAUSES APPLICABLE TO SECTIONS A, B1 and B2

GENERAL CLAUSES

- G2 - Archaeological Discoveries- Limit £Nil
- G4 - Business Rates- Limit £25,000 any one loss and £100,000 in any one Period of Insurance
- G8 - Dilapidation - Limit £Nil
- G10 - Eviction of Squatters - Limit £50,000
- G11 - Exhibition Equipment - Limit £Nil
- G13 - Fly Tipping - Limit £10,000 subject to a £1,000 Excess
- G16 - Landscaped Gardens - Limit £25,000 subject to a £1,000 Excess
- A3

- A) Storm and Flood - Resilience - NOT OPERATIVE
- B) Storm and Flood - Protection - NOT OPERATIVE
- C) Incombustible Reinstatement - NOT OPERATIVE

CONTINGENT COVER CLAUSES

- C2 - Bailor's Goods - Limit £50,000
- C3 - Diminution in Value - Limit £Nil
- C4 - Other Premises - Limit £10,000
- C5 - Privity of Contract - Limit £1,000,000
- C6 - Temporary Removal - Limit £1,000,000
- C8 - Automatic cover from Exchange - Limit £1,000,000
- C9 - Capital Addition - £10,000,000
- C10 - Failure of Third Party Insurances - Limit £1,000,000
- C11 - Inadvertent Omission to Insure - Limit £1,000,000
- C12 - Newly Acquired Buildings - Limit £1,500,000

CONTRACT WORKS CLAUSES

- CW1 - Contract All Risks - Limit £500,000
- CW2 - Contractors' Interest - Limit £150,000

INTERESTED PARTY CLAUSES

- I7 - Cancellation - Lender's Interest
- I8 - Composite Insured (Non Vitiation)
- I9 - First Loss Payee
- I10 - Managing Agents



LEGAL CONTINGENCIES CLAUSE

L1 - Legal Contingencies

RESIDENTIAL BUILDINGS CLAUSES

R1 - Alternative Accommodation and Loss of Rent - Limit 40%

R2 - Removal of Nests - Limit £1,000

EXCLUSIONS APPLICABLE TO SECTIONS A, B1 and B2

3 - Land - Limit £25,000

SECTION C - PROPERTY OWNERS' LIABILITY

4 - Property Damage - Uninsured amount £250

5 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

14 - Legionella - Limit £1,000,000

15 - Libel and Slander - Limit £250,000

19 - Financial Loss - NOT OPERATIVE

SECTION D - EMPLOYERS' LIABILITY

Extension 2 - Court Attendance Costs

- any director or partner of the Insured - £250

- any Employee - £100

Exclusion 2 - Terrorism Restriction - Limit £5,000,000