

## Certificate of Buildings Insurance

This is to certify that Ecclesiastical Insurance Office Plc (the "Insurer") has provided insurance on terms that are summarised below, subject to the terms of the Policy. The full terms of the cover provided are set out in the Policy.

**Agent:** Princess Insurance Agencies, Regis House, Regis Business Centre, Durban Road, Bognor Regis, West Sussex, PO22 9QT. Tel (01243) 867474

**ZP721L**

**Policy No:** 08 IPO 6121509

**Property Reference:**

**Insured:** Sinclair Gardens Investments (Kensington) Ltd. any Management Company a party to the lease and any tenant holding a long leasehold interest in the insured property and their mortgagees

**Property Insured:** FROBISHER ROAD Nos274-288  
ERITH  
KENT  
DA8 2PQ

**Declared Value:** £1,955,396

**Renewal Date:** 20 Nov 2023

**Premium Paid (including Insurance Premium Tax)**

**Buildings:** £3,339.43

**Terrorism:** £124.83

### Deductibles (unless otherwise stated):

The first GBP 1,000 of each and every loss arising from Subsidence.

The first GBP 350 of each and every loss arising from Storm, Flood, Escape of water.

The first GBP 250 of each and every loss arising from any other Defined Peril.

### Cover

In the event of any Building at the Property Insured having sustained **DAMAGE** caused by a Defined Peril listed in the Policy the Insurer will at its option pay to the **Insured** the value of such property at the time of the **DAMAGE** or the amount of the **DAMAGE** or reinstate or replace such property or any part thereof, or pay any other amount or take any other action as may be expressly set out in the Policy.

**"Building"** means such buildings of the Premises as are brick (including modern timber framed and brick skinned), stone or concrete built and roofed with slates, tiles, metal, asphalt or concrete, and their outbuildings, garages, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences and landlord's fixtures and fittings (including fitted carpets in common halls, stairways and other common parts) but not any matter specifically excluded by the Lease terms.

**"Damage"** means sudden and accidental direct physical loss or destruction of or **DAMAGE** to any of the Property Insured.

The Sum Insured is calculated by increasing the Declared Value as stated above by 20%.

### INSURED EVENTS (DEFINED PERILS SUBJECT TO EXCLUSIONS AS SET OUT IN THE POLICY)

Fire, Lightning, Explosion, Aircraft, Riot, Malicious Persons, Earthquake, Storm, Flood, Escape of water, Impact, Falling Trees, Theft Damage, Accidental Damage, Subsidence, Terrorism (if an additional premium has been paid).

### Extensions

**LOSS OF GROUND RENT** and expenses of alternative accommodation incurred by the Insured up to 20% of the Sum Insured or a sum equal to 20% of the apportioned Sum Insured attributable to the demise as defined in the relevant lease, should the Property Insured be rendered uninhabitable by any of the Defined Perils.

**PROFESSIONAL FEES, COST OF DEMOLITION, REMOVING OF DEBRIS, SHORING UP OR PROPPING UP** if incurred with insurer's prior consent, necessarily incurred in reinstating the **Buildings** following **DAMAGE** by a Defined Peril; included within the stated sum insured.

#### **COST OF COMPLYING WITH EC OR BUILDING OR LOCAL AUTHORITY REGULATIONS**

**TRACE AND ACCESS** subject to a limit of GBP 2,500 each and every occurrence.

**Significant Exclusions – Please note this list is not exhaustive and the full list of exclusions is contained within the Policy**

**DAMAGE** caused by or consisting of mould, toxic mould, fungi, spores, moss, bacterial infestation or any similar organism, wet or dry rot and events stemming therefrom.

**DAMAGE** to television aerials/satellite dishes and the like, kitchen appliances and fitted bedroom furniture, glass at commercial premises, and carpets except carpets in communal areas which are landlord's fixtures and fittings.

**DAMAGE** to any part or parts of the Property Insured directly caused by its own faulty or defective design materials or workmanship. Costs of alternative accommodation incurred following **DAMAGE** at properties which are Unoccupied or which have been let or sub-let.

#### **Unoccupied Premises**

Whenever any part of the premises are Unoccupied, such premises should be adequately secured and reasonable precautions taken to protect the property from **DAMAGE**.

If any part of the premises are to be Unoccupied for more than thirty days during the months of September to March inclusive, the water systems are to be immediately turned off and drained down 'or' the property is to be protected by a heating system which prevents its freezing.

If any part of the premises have been left Unoccupied for more than thirty consecutive days the following will cease to be insured:

- Accidental Damage to domestic water, plumbing or heating installations.
- The Defined Perils of Theft Damage, Malicious Damage and Escape of Water.

#### **Reasonable Precautions**

Reasonable precautions must be taken at all times to prevent **DAMAGE** and to maintain the Property Insured in good condition and repair.

#### **Contribution**

If at the time of any **DAMAGE** to any Property Insured there be any other insurance effected covering any such property, the liability of the Insurer shall be limited to its rateable proportion of such **DAMAGE**.

#### **Memorandum**

The interests of the individual lessees in the Property Insured and any mortgagee of such interest are hereby recognised provided they are so notified to the Insured and entered upon the Charges Register maintained by the Insured.

#### **Claims Notification**

When any incident occurs which may give rise to a claim, the Insured must notify the Agents as soon as practicable, but in any event written notification must be sent within 30 days of the incident (7 days if riot, civil commotion, or strikers).

If a Policy claim be in any respect fraudulent or if any fraudulent means or devices be used to obtain a benefit under the Policy, or if any **DAMAGE** be occasioned by the wilful act or with the connivance of the Insured, no claim shall be recoverable under the Policy.

**All enquiries in connection with this insurance should be sent to the Agent as shown above.**

**The Policy terms may be subject to endorsement, copies of which are held by the Insured.**

**This is only a summary of the insurance provided. For full details please refer to the full Policy or refer to Princess Insurance Agencies.**

09/22