

Property Reference:

CERTIFICATE OF INSURANCE FOR POLICY 12291012/KY780654

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

Insured : Fairthatch GR Limited, KWB Property Management Limited & The Lessees of
 The interest of any freeholder, mortgagee, lessor, heritable creditor 'Primo Loco' or 'Secundo Loco' or similar party is noted.

Period of Cover : 01/07/2018 to 30/06/2019

Risk Address : 30/40 evens Wharf Mews
 Netherton
 Dudley
 West Midlands
 DY2 9LD

Sums Insured and Limits of Indemnity:

Building Declared Value:	£863,947			
Alternative Accommodation &/or Loss of Rent:	Refer to Endorsements below	Contents of Common Parts:	2.5% of the Building Sum Insured	
Employers Liability	£10,000,000	Property Owner's Liability:	£25,000,000	

Policy Excesses:

Subsidence, Heave or Landslip	£1,000	(Excess)	Aircraft	£ Nil	(Excess)
Storm, Flood Damage	£100	(Excess)	Water Damage	£100	(Excess)
Impact	£100	(Excess)	Malicious Damage	£100	(Excess)
Theft	£100	(Excess)	Earthquake	£ Nil	(Excess)
Fire	£ Nil	(Excess)	Escape of Oil	£100	(Excess)
Subterranean Fire	£ Nil	(Excess)	All Other Claims	£100	(Excess)

Sections Applicable: 1, 2 & 3

Applicable Wording: ZCYX736.04 P16/B

Reasonable costs of Alternative Accommodation/ Loss of Rent (residential portions only) up to 45% of the building sum insured are covered up to 36 months. Sums Insured: Declared value plus % Day One Uplift.

Premium Details

Premium:	£872.59	Tax (IPT):	£104.71
<u>Total Premium: £977.30</u>			

SUMMARY OF COVER: the full policy wording may be obtained from
<http://www.ajginternational.com/media/97780/zcyx73607-p16c.pdf>

The policy cover provided by this buildings insurance is on a bespoke "All Risks" market wording basis including subsidence, accidental damage, damage to underground services, loss of rent or alternative accommodation and the reinstatement of the building including professional fees, subject to the application of policy terms and conditions. Provision is automatically provided for purchasers' interest and general interest clauses. **A copy wording is available upon request.**

You must notify us immediately if the whole building becomes totally unoccupied or where there is a change of use or occupation.

You must notify Arthur J. Gallagher Insurance Brokers Limited of all claims within 30 days

In the event of a claim please contact Arthur J. Gallagher Insurance Brokers Limited 01243 793729

Or contact Estates and Management 020 8371 2903

For any other queries, please contact the placing brokers: Arthur J. Gallagher Insurance Brokers Limited at Metro House,
 Northgate, Chichester, West Sussex, PO19 1BE. Tel. 01243 793700 Fax: 01243 793701
 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 Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland UK branch registered in England and Wales Registration No. BR7985 UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, 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 of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093