

CERTIFICATE OF INSURANCE

	This is to certify that ins	urance is in force as follows		
Policy Number	LP BDX 7076746	Certificate Number		2401578/1936128
Insured	Furatto Limited			
Risk Address	1-7 Badger Way, 36-48 & 279-290 Wo Walk, 8-15 Fox Court, 214-230 Wood United Kingdom			
Occupancy	Occupied - Residential with 14 Garage	es		
	Sum Insur	ed and Limits		
Building			£	33,876,347
Declared Value			£	22,584,231
Property Owners Li	ability (Any one event and in the aggrega	te for Pollution)	£	10,000,000
	Pre	miums		
Total			£	45,234.47
Total Premium to Date (Including IPT) £45,234.47			
	Р	eriod		
Period of Cover	25 March 2023 to 24 March 2024	Effective Date		25 March 2023
	Perils Insur	ed & Excesses		
Fire, Lightning, Airc	raft, Explosion and Earthquake		£	400
Riot, Civil Commotion, Malicious Damage, Storm, Flood, Impact and Theft and All Other Damage			£	400
Subsidence, Landslip and/or Heave			£	1,000
Escape Of Water			£	1,000
Endorsements	Terrorism Insurance provided by Brit Syndicate	s 2987/2988 under the Policy JH194C1	19A000	
Basis of Settleme	nt Buildings Day One (Non Adjustable) E	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 33.33%

In the event of a loss, please contact Woodgate & Clark Ltd:

Address: Woodgate & Clark LTD, The Red House, King Street, West Malling, Kent, ME19 6QT

Email: pier@woodgate-clark.co.uk

Tel: 01732 520 273

All notifications of claims in respect of Section 1 Property Damage and Section 2 Rent must be made within 30 days of the date of loss

In respect of short term lets that have not been authorised by the freeholder an increased excess of £1,000 applies for Escape of Water, Malicious Damage and Accidental Damage claims each and every loss

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 25 January 2023 **HMA**

> **Property Ref 1 NORTHLANE**

Property Ref 2 **MANCO**