



CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

Policy Number	LP BDX 7122701	Certificate Number	2569841/2283606
Insured	Furatto Limited		
Risk Address	1-7 Badger Way, 36-48 & 279-290 Woodland Walk, 2-21 Squirrel Court & Var 180-213 Woodland Walk, 8-15 Fox Court, 214-230 Woodland Walk, and 14 Garages, Aldershot, Hampshire, GU12 4FG, United Kingdom		
Occupancy	Occupied - Residential with 14 Garages		

Sums Insured and Limits

Building Sum Insured	£ 38,062,616
Building Declared Value	(£ 25,375,077)
Property Owners Liability (Any one event and in the aggregate for Pollution)	£ 10,000,000

Premiums

Total	£ 51,443.61
<i>Total Premium to Date (Including Tax)</i>	<i>£ 51,443.61</i>

Period

Period of Cover	1 April 2025 to 31 March 2026	Effective Date	1 April 2025
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Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, 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 Syndicates 2987/2988 under the Policy JH194C23A000

It is hereby noted and agreed that an excess of £250 applies to third party property damage in respect of Section 3 – Property Owners Liability

Basis of Settlement Buildings Day One (Non Adjustable) Basis 50.00% uplift.

Policy Section 1 & 2 - Clauses Clauses will only apply when the relevant Section cover is operative: 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:

All notifications of losses in respect of Section 1 Property Damage and Section 2 RENT should be made immediately, or as soon as reasonably practicable, please contact:

Questgates Chartered Loss Adjusters
Address: 10 Fenchurch Avenue, London EC3M 5BN
Email: tpasolutions@questgates.co.uk
Tel: 01204 860427

In respect of short term lets:

In respect of short term lets that have not been authorised by the freeholder a minimum increased excess of £1,000 applies for each and every loss in respect of Escape of Water, Malicious Damage and Accidental Damage claims unless a higher amount is specified on the Certificate of Insurance

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 6 February 2025

BMC

Property Reference 1 NORTHLANE

Property Reference 2 MANCO

AXA Insurance UK plc

Registered in England No 78950. Registered Office: 20 Gracechurch Street, 6th Floor, London, EC3V 0BG. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



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RENT Definition (if applicable)

RENT is the money paid or payable to or by the Insured for tenancies and other charges and for services rendered in the course of the BUSINESS at the PREMISES excluding money paid to any third party not the Insured in respect of sub-letting

Insurer	Policy No	Percentage Written
AXA Insurance UK Plc	LP BDX 7122701	100.00%

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