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The Schedule

Real Estate Insurance Policy

Important information

- We have used the information in this document and your completed proposal form or statement of fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

What you need to do next

- Please read these documents carefully to check the details are correct and that the level of cover meets your needs.
- The schedule and policy wording should be read together as they show the cover we are providing to you.
- If the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Agency	Insurety Ltd	Agent No. 221
Policy No	TBIG / Ventis - 3245	
The Insured	Kersfield Maintenance Ltd	
Applicable Policy Wording	Ventis March 2025	
Correspondence Address	C/o Grace Miller 84 Coombe Road KT3 4QS	
The Business	Owner of the properties as detailed in the property certificates.	

Premiums

Section		First		Annual	
1	Property Damage	£31,574.96		£31,574.96	
2	Loss of Rent	£0.00		£0.00	
3	Property Owners' Liability	£0.00		£0.00	
4	Employers' Liability	£0.00		£0.00	
5	Legal Expenses	£42.00		£42.00	
6	Terrorism	£0.00		£0.00	
	Insurety Protect Fee	£750.00		£750.00	
	Insurance Premium Tax at the current rate	£3,794.04	@ 12%	£3,794.04	@ 12%
	Total Amount payable	**£36,161.00**		**£36,161.00**	

DATE OF ISSUE: 30th July 2025

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Property Certificate

Insurer:	**Ventis Specialty Limited, underwritten by Accelerant Insurance Europe SA/NV UK Branch**	**Policy No. TBIG / Ventis - 3245**
Insured:	Kersfield Maintenance Ltd	**Sch No- 1**
The Premises:	Blocks A, B and C Garden Royal, Kersfield Road, LONDON, SW15 3HE	
Premises Occupation:	Residential	
Construction:	The Premises are built of brick, slate, stone or concrete and roofed with slates, tiles or concrete with less than 10% of the roof and/or walls of combustible materials; wood, sandwich or composite panels. straw, thatch, or felt on timber.	
	Start Date: 11th August 2025 00:00:01 BST	**Expiry Date:** 10th August 2026 23:59:59 BST
Covers Applicable:	'All Risks' of physical loss or damage including, but not restricted to: Fire, Lightning, Explosion, Aircraft or other aerial devices or articles dropped from them, Riot, Civil Commotion, Strikers, Locked-out workers, Persons taking part in labour disturbances, Malicious Persons, Theft, Earthquake, Storm, Flood, Escape of Water from any tank, apparatus or pipe, leakage of oil from any fixed heating installation, Impact by any road vehicle or animal, Accidental Damage, Subsidence.	
Policy Excesses	Flood	£400
	Storm	£400
	Escape of Water	£2,500
	Subsidence	£5,000
	All Other Perils:	£400

Sum insured / Limit of Indemnity

Buildings Declared Value	£15,558,000	
Buildings Sum Insured	£17,891,700	
Landlords Contents	£75,000	
Loss of Rent Receivable	Operative	
Property Owners Liability	£5,000,000	for any one event
Employers Liability	£10,000,000	
Terrorism	Not operative	
Legal Expenses		
-Part A	£50,000	per claim
-Part B	£100,000	per claim

Premiums

Section		First	Annual
1	Property Damage	£31,574.96	£31,574.96
2	Loss of Rent	£0.00	£0.00
3	Property Owners' Liability	£0.00	£0.00
4	Employers' Liability	£0.00	£0.00
5	Legal Expenses	£42.00	£42.00
6	Terrorism	£0.00	£0.00
	Insurety Protect Fee	£750.00	£750.00
	Total Insurance Premium Tax	£3,794.04	£3,794.04
	Total Amount Payable (Inclusive of Tax)	£36,161.00	£36,161.00

Notes

For full details of your cover please refer to the policy wording (a further copy can be supplied upon request)

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Policy Endorsements

COMPETING CLAUSE

Terms are provided subject to confirmation that the current programme does not include any capacity provided by Accelerant Insurance Europe SA. If Accelerant Insurance Europe SA is the current capacity provider then these terms are automatically withdrawn.

INCREASED FLOOD EXCESS TO BASEMENTS £5000

In respect of Section 1: Property Damage We will not be liable for the first £5,000 in respect of each and every Damage claim arising from or as a result of Flood to any basement or lower ground floor.

Identity of Insurers (Ventis) 2025

The Insurers for this Policy are as stated below
Legal Expenses cover
Provided by ARAG Legal Expenses Insurance Company Limited
All other covers
Ventis, a trading name of Mission Underwriting UK Limited. Mission Underwriting UK Limited t/a Ventis

ARAG Legal Expenses Insurance Company Limited is registered in England and Wales. Company number 103274. Registered address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.
Policy wording reference: CPOLSPW.01-25

Ventis, a trading name of Mission Underwriting UK Limited. Mission Underwriting UK Limited t/a Ventis is regulated by the Financial Conduct Authority (FCA). FCA Number: 314946 and registered address: One Fleet Place, London EC4M 7WS (Company Number 05314336).

ALTERNATIVE RESIDENTIAL ACCOMMODATION AND RENT

Extension Alternative Residential Accommodation and Rent is hereby deleted and replaced by the following;
If any private dwelling house or private flat cannot be lived in following Damage this insurance extends to include Loss of Rent or the reasonable additional cost of similar comparable accommodation for the tenant including temporary furniture, storage costs and accommodation for domestic pets until the residential portion is habitable and accessible.
Our liability under this extension is limited to a maximum of 20% of the Buildings Sums Insured as stated in Your schedule, applicable to the private dwelling house private flat or residential portion of the building

Reason for Issue: Renewal

Real Estate Policy

Insurance Product Information Document

Company: Ventis Specialty Limited (Company Number 15121652)

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Sections 1-4 and Section 6 - Accelerant Insurance Europe SA/NV UK Branch which is the UK establishment of Accelerant Insurance Europe SA/NV, an insurance company authorised under code 3193 and regulated by the National Bank of Belgium and the Financial Services and Markets Authority in Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The Firm Reference Number of Accelerant Insurance Europe SA/NV UK Branch is 940712. Its UK Establishment Number is BR025748.

Section 5 - ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.

This document is a summary of the key benefits and exclusions provided by the policy and does not contain the full terms and conditions of your insurance. Complete pre-contractual and contractual information on the product is provided in your policy documents. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?
This product is designed to meet the insurance needs of a property owner. It covers a wide range of customers including individuals, companies and large investment funds. We can cover single premises up to large portfolios of mixed property assets. The purpose of this product is to minimize disruption in the event of a claim and allow your business to continue operating.

What is insured?

Section 1 - Property Damage
This Section of the Policy covers Damage to Property by:

- ✓ Fire, Lightning, aircraft, explosion, earthquake, riot, malicious persons, accidental damage, theft, storm, flood, subsidence, escape of water from any tank, apparatus or pipe, sprinkler leakage, impact by falling trees, aerials, satellite dishes, vehicles (road or rail) or animals.
- ✓ Landlords Contents for residential premises.
- ✓ Glass

Section 2 - Loss of Rent
In the event that Damage occurs at the Premises caused by any of The Perils insured under Section 1: Property Damage, we will cover you for:

- ✓ Loss of Rent
- ✓ Cost of re-letting

Section 3 - Employers Liability
We will indemnify You against:

- ✓ Costs and Expenses in respect of Bodily Injury during the Period of Insurance to an Employee arising out of and in the course of employment or engagement of such person by You in connection with the Business within the Territorial Limits.
- ✓ Legal liability to pay Compensation.

Section 4 - Property Owner Liability
We will indemnify You against costs and Expenses in respect of:

- ✓ Accidental damage to property
- ✓ Accidental Bodily Injury to any person
- ✓ Wrongful arrest, detention, imprisonment or eviction of any person malicious prosecution or invasion of the right of privacy
- ✓ Accidental nuisance or trespass or trespass obstruction, loss of amenities or interference with any

Section 5 – Legal Expenses
Where shown as operative on Your policy schedule, We will indemnify You against costs and Expenses in respect of:

- ✓ Part A covers residential and commercial landlords for legal disputes that arise from owning or letting out the property insured.
- ✓ Part B covers Residential Management Companies for business-related legal matters

Section 6 – Terrorism

- ✓ We will pay for Damage to property within the Territorial Limits or Consequential Loss arising from an Act Of Terrorism.
- ✓ Cover is applicable to the following Sections when shown within Your Schedule: Section 1 – Property Damage and Section 2 – Loss of Rent.

What is not insured?

- ✗ A number of perils are excluded when Premises are Unoccupied.
- ✗ Any damage caused by wear and tear, gradual deterioration, radiation, pressure waves, nuclear devices, incapacitating chemical compounds, pathogens or poisons.
- ✗ Damage caused by mould, mildew, fungus or spores.
- ✗ Cover under any marine policy.
- ✗ Illegal, deliberate or criminal activities.
- ✗ Indirect loss or pre-existing damage.
- ✗ Damage caused by computer date recognition failure or Cyber incidents or acts.
- ✗ Nuclear energy risks.
- ✗ Asbestos.
- ✗ Communicable disease.
- ✗ Sonic bangs.

Are there any restrictions on cover?

- ! Please refer to your policy Schedule for any applicable excesses or endorsements.
- ! Cover is limited for Unoccupied properties. Some insured events are not covered if the property has been Unoccupied for more than 45 days in a row.
- ! Any damage arising from War, Terrorism, confiscation or Government action. Terrorism (Section 5) can be provided as an optional cover.

Where am I covered?

- At your property and anywhere else in the world, Territorial limits may apply, as detailed in each section in the policy wording and schedule.

What are my obligations?

- Comply with the terms and conditions of the Policy.
- Take simple precautions to prevent accidents and reduce the likelihood of loss or damage.
- Tell your broker as soon as possible of any change in your circumstances, for example change in use of your property or plan to the leave the property unfurnished or Unoccupied.
- Notify us within 30 days of any incident likely to give rise to a claim (or 7 days in the case of injury, damage or loss of rent, by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons or theft).
- In some cases, the Insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you before you purchase this insurance and will also be shown on your policy schedule.

When and how do I pay?

Please speak to your insurance broker who will be able to confirm this information.

When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.

How do I cancel the contract?

You have the right to cancel your Policy from inception within 14 days of the receipt of the documents at the start of the insurance ("the cooling off period") if the cover does not meet your requirements, by returning all documents and any certificate to your broker who arranged the Policy.

We shall return any premium paid in full within 30 days of the receipt of the notice of cancellation from your broker if the cover is cancelled either:

a) before the inception date or
b) within the 14-day cooling off period provided that no claim has been made or incident advised that could give rise to a claim (in those circumstances no return of premium will be made).

If you wish to cancel at any other time, please contact your broker who arranged the Policy.