



Property Certificate

Insurer: Ventis, a trading name of Mission Underwriting UK Limited, underwritten by Accelerant Insurance Europe SA/NV UK Branch **Policy No. TBIG / Ventis - 3245**

Insured: Kersfield Maintenance Ltd **Sch No- 2**

The Premises: Block B, 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 2024 00:00:01 BST **Expiry Date:** 10th August 2025 23:59:59 BST

Roof: Bitumastic
Gage: felt on timber.

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	£3,185,346	
Buildings Sum Insured	£4,300,217	
Landlords Contents	£0	
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	£7,007.76	£7,007.76
2 Loss of Rent	£0.00	£0.00
3 Property Owners' Liability	£0.00	£0.00
4 Employers' Liability	£0.00	£0.00
6 Terrorism	£0.00	£0.00
Legal Expenses	£13.33	£13.33
Insurety Protect Fee	£250.00	£250.00
Total Insurance Premium Tax	£842.53	£842.53
Total Amount Payable (Inclusive of Tax)	£8,113.62	£8,113.62

Notes

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

DATE OF ISSUE: 24th July 2024



Your policy is administered by Ventis, a trading name of Mission Underwriting UK Limited, regulated by the Financial Conduct Authority (FCA). FCA Number: 314946 and underwritten by Accelerant Insurance Europe SA/NV UK Branch 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 and its UK Establishment Office is located at 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB

Policy Endorsements

Identity of Insurers (Ventis).

The Insurers for this Policy are as stated below

Legal Expenses cover

Provided by ARAG plc on behalf of the Insurer HDI Global Specialty SE.

All other covers

Ventis, a trading name of Mission Underwriting UK Limited, underwritten by Accelerant Insurance Europe SA/NV UK Branch

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the

Financial Conduct Authority firm registration number 452369.

ARAG plc is authorised to administer this insurance on behalf of the insurer HDI Global Specialty SE. Registered address: Roderbruchstraße 26, 30655 Hannover, Germany.

HDI Global Specialty SE is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). Authorised by the Prudential Regulation

Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our

regulation by the Prudential Regulation Authority are available from us on request. (FRN: 659331).

Policy Wording Reference CPOLSPW.08-22HDI

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.

Reason for Issue: New Business

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 ventis

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