

Certificate of Insurance



Insured:	Suffolk Life Annuities Ltd
Prop Ref / Building No:	718551
Property Code:	FA6180
Risk Address:	St Peters Court Walcott Road Norwich NR12 0LR
Tenant Code:	1
Tenant Ref:	PA00002918

Cover in respect of the above property is provided under the following policies:

Type of Insurance	Insurer	Policy Number
Public Liability	AXA Insurance UK Plc	LP PPP 7032436

Period of Cover 1st May 2021 to 30th April 2022

Sums Insured: (GBP)	Declared Value	Sum Insured	Annual Premiums Due
Public Liability	Limit of Indemnity 25,000,000		357.50
Sub Total			357.50
Tax			42.90
Total Premium Due			400.40

Basis of the cover

Insured Perils for policy number: are: Limit of Indemnity £25,000,000 Any One Occurrence, Public Liability cover only

Claims:

In the event of injury to members of the public, or damage to Third Party Property please notify AXA directly on 01204 815801 or email liabilityclaims.INS@axa-insurance.co.uk

Please copy the Aon inbox in the event of serious damage to property, or injury to third parties curtisbanks@aon.co.uk.

Vacant Property:

Reasonable precautions and best endeavours to prevent losses are required, as a minimum, at all times. Full cover will continue when a property becomes vacant as long as the following are complied with:

- The premises is to be watertight and in a good state of repair.
- Any issues identified to be rectified immediately.
- Security to be reviewed, provision of the following as a minimum:
 - Perimeter fencing, where present, to be in a good state of repair and engaged as a deterrent. Any gates or access areas to fencing to be padlocked and secured at all times.
 - Any and all accessible windows or means of access to the premises to be securely locked and security measures to be put into full and effective operation
 - For risks with a Buildings Declared Value over GBP 3 million, alarm protection with remote signalling to a central station to be provided. If not already present, then this condition is to be met within 1 month of the property becoming vacant. AXA will consider other forms of protection, specific details to be provided and agreed by AXA.
- Building services. Electricity can be maintained where this is to power any form of security or fire detection; all other services to be switched off at the mains and the water supply drained down.

- Internal and External Site Inspections. Site Inspections to be internal and external. Orbis Protection site visits to be maintained at all times. Where Orbis identify non-compliance of any of these insurance terms, details to be raised with Curtis Banks Group/the investor and necessary actions to correct the position to be undertaken.
- Orbis inspections to be at least once every 30 days.
- Where site visits are carried out by either Curtis Banks Group or investor any issues are to be logged and action taken to correct the position.
- Any and all combustible materials inside or in the vicinity externally to be removed from the premises and the premises to be kept clear of combustible materials at all times.
- AXA reserve the right to apply an increased excess, restrict perils cover or apply other terms, if required. Fire detection may be considered or the use of CCTV if premises are in very rural areas.
- Where these conditions are not met cover is limited to Fire, Lightning, Explosion, Aircraft; an excess of GBP1,000 each and every loss will be applied.

This Certificate of Insurance should be read in conjunction with Curtis Banks Insurance Notes

Where insured, loss or damage by the risks indicated below is subject to the deductible shown in respect of each and every loss:

All Claims		Nil
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Interested Parties	Type of Interest
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All terms, conditions and exclusions are detailed in the policy wording

FA6180-1

HOLIDAY HOME INSURANCE POLICY

IMPORTANT CLIENT INFORMATION – PLEASE READ THIS CAREFULLY

If any of the information contained in this document is inaccurate or if You have any queries please contact Your insurance adviser.

INSURED:

Mr Robert Collins

POLICY NUMBER: HH/UHQ/1009132

POS POLICY NUMBER:

CORRESPONDENCE ADDRESS:

15 Lime Tree Road,
NORWICH,
NR2 2NQ

BROKER DETAILS:

D W Moore (Fakenham) Ltd
D W Moore & Co Ltd,
24 Bull Street,,
Holt,
Norfolk,
NR25 6HP

Telephone: 01263 713441

PERIOD OF INSURANCE:

30/07/2020 to 29/07/2021

UNDERWRITTEN BY: As detailed in the attached Insurer Endorsement.

DATE OF THIS SCHEDULE: 18/06/2020

REASON FOR ISSUE: Renewal Confirmation

PREMIUM

Annual Premium:	£2,784.94
Insurance Premium Tax:	£334.19
Total Annual Premium:	£3,119.13

COVER PROVIDED

PROPERTY COVERED:

St. Peters Court, Walcott Road,
Bacton,
NORWICH,
NR12 0LR

BUILDINGS:

Cover Included:	Yes
Sum Insured:	£700,627
Accidental damage cover included:	Yes
Interested Party:	Yes Suffolk Life

CONTENTS:

Cover Included:	Yes
Sum Insured:	£74,402
Accidental damage cover included:	Yes

Geo Personal Lines

The Octagon, Middleborough, Colchester, CO1 1TG

Tel: 0330 123 3306 Fax: 0344 892 1509

Email: household@geounderwriting.com www.geounderwriting.com

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LIABILITY: **Cover Included:** Yes
Sum Insured £5,000,000

Unspecified Items:
Up to a maximum sum insured of £0

24 HOUR HELPLINE: **Cover Included:** Yes

EMERGENCY TRAVEL: **Cover Included:** Yes

APPLICABLE EXCESSES

The Policy Excess is not applicable to Fire, Glass, Cash in Meters, Liability and Emergency Travel claims.
Policy Standard Excess: £ 100

Please refer to the policy wording (and to the endorsements if printed), for other limits of cover or excesses that may apply.

ENDORSEMENTS APPLICABLE

Any endorsements that apply to the property are shown below:

8ZZ1 INCREASED STORM DAMAGE EXCESS

A policy **Excess** of £500 applies, in addition to any voluntary **Excess** chosen by **You**, in respect of all claims or losses relating to storm damage (Section 1 **Buildings** Paragraph A5 and Section 2 **Contents** Paragraph A5).

HH913 SUBSIDENCE, HEAVE AND LANDSLIP

Your policy is extended to include damage caused by subsidence or heave of the site on which the **Buildings** stand, or landslip.

We will not pay for:-

- i) The first £1,000 of any claim
- ii) Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **Home**, unless **We** also accept a claim for subsidence, heave or landslip damage to the **Home**.
- iii) Damage if **You** know that any of the **Buildings** have already been damaged by subsidence, heave or landslip, unless **You** have told **Us** about this and **We** have accepted it.
- iv) Damage resulting from the coast wearing away.

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Geo Personal Lines is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.
Registered Address: 1 Minster Court, Mincing Lane, London, EC3R 7AA
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- v) Damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.
- vi) Damage caused by normal settlement or shrinkage, or by recently placed fill material moving.
- vii) Damage caused by faulty materials or design, or poor workmanship.
- viii) Damage resulting from demolition, alteration or repair to the **Buildings**.
- ix) Diminution of market value

HH950 INCREASED ESCAPE OF WATER POLICY EXCESS

A policy **Excess** of £500 applies in respect of section 1 **Buildings A 6** escape of water from any fixed heating or domestic water installation, washing machines or dishwashers and section 2 **Contents A 6a)** water escaping from water tanks, pipes, equipment or fixed heating systems.

HH907 Security Endorsement (Standard)

Section 1 - Buildings and **Section 2 - Contents** excludes loss or damage by theft or attempted theft unless: -

- a) Whenever the **Home** is left unattended or
- b) When **You** or **Your Family** have retired for the night
- i) The final exit door is fitted with a lock approved to British Standard 3621 (for properties in the UK only) suitable local equivalent or a mortice deadlock of at least five levers or any rim automatic deadlatch with a key locking handle on the inside and is in operation.
- ii) All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with either:
 - A lock to the standard in (i) above
 - Key operated security bolts fitted top and bottom in addition to any existing lock and are in operation.
- iii) Sliding patio doors to be fitted with either
 - Protections to the standard in (ii) above or
 - Any key operated patio door lock mounted internally on the centre rail(s) and are in operation.
- iv) All opening windows on the ground floor, basement and accessible upper floor windows are fitted with key operated security devices or shutters securely locked internally or metal grilles embedded into the wall and are in operation.

G031 G031: INSURER ENDORSEMENT

For overseas properties this policy is underwritten by:

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.
 Website address: www.lloyds.com/brussels E-mail: enquiries.lloydsbrussels@lloyds.com Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

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Email: household@geounderwriting.com www.geounderwriting.com

For UK properties this policy is underwritten by:

Ageas Insurance Limited 80%
Registered Address:
Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

Royal & Sun Alliance Insurance plc. 20%
Registered Address:
St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL

Ageas Insurance Limited, number 354568, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration Number:202039.

Royal & Sun Alliance Insurance plc, number 93792, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration Number:202323.

UK and overseas policies are arranged by Geo Personal Lines
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Mincing Lane
London
EC3R 7AA

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End of Endorsements

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