



CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

Policy Number	JH930465	Certificate Number	2187683/1545677
Insured	Northfields (Colchester) Management Company Ltd		
Risk Address	Flats 107 -153 Turner Road, 159-223 (odds) Turner Road, 49-73 (odds) Stanford Road, Colchester, Essex, CO4 5XW, United Kingdom		
Occupancy	Occupied - Residential		

Sums Insured and Limits

Building Sum Insured	£ 13,025,531
Building Declared Value	(£ 8,683,687)
Property Owners Liability (Any one event and in the aggregate for Pollution)	£ 15,000,000

Premiums

Premium	10,733.04
Insurance Premium Tax @ 12%	1,287.96
Total	£ 12,021.00
<i>Total Premium to Date (Including Tax)</i>	<i>£ 12,021.00</i>

Period

Period of Cover	1 August 2020 to 31 July 2021	Effective Date	1 August 2020
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Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£ Nil
Riot, Civil Commotion, Malicious Damage, Storm, Flood, Escape of Water, Impact and Theft	£ 350
Subsidence, Landslip and/or Heave	£ 1,000
All Other Damage	£ 350

Endorsements Subject to over 50% of the flats being occupied within 3 months. If not then to be reviewed.

Basis of Settlement

Clauses Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 33.33%

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 30 July 2020 **SSH**

Property Reference 1 796

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Insurance Broker: Lockton Companies LLP, The St Botolph Building, 138 Houndsditch, London, EC3A 7AG