



redefining / standards

## Certificate of Employers' Liability Insurance (a)

Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy.

<b>Policy number</b>	<b>LS PPP 6884789</b>
<b>1. Name of policyholder</b>	<b>Kensington Hall Management Co Ltd</b>
<b>2. Date of commencement of insurance policy</b>	<b>11 September 2014</b>
<b>3. Date of expiry of insurance policy</b>	<b>10 September 2015</b>

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Amanda Blanc  
CEO – AXA Commercial Lines and Personal Intermediary

### Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

## Property Investors Protection Plan: Your policy schedule

### Public liability

Provides **Public liability** cover for your activities as a property owner as detailed within the policy wording and schedule.

cover		limit of indemnity
Public liability	✓ covered	£10,000,000

### Employers liability

cover		estimate	limit of indemnity
Employers liability	✓ covered	£5,000	£10,000,000

### Endorsements that apply to this policy

An **endorsement** is a change to your policy terms and conditions.

None



\*00000200000360204\*

## Your period of insurance

<b>Date this cover starts</b>	11 September 2014
<b>Date this cover expires</b>	10 September 2015
<b>Renewal date</b>	11 September 2015

## Your cover summary

premises			premium excluding IPT
187 - 193 North End Road	Property cover	✓ covered	£5,144.46
	Terrorism cover	✓ covered	£1,730.77
cover			premium excluding IPT
Public liability		✓ covered	£299.99
Employers liability		✓ covered	£50.00

## Property cover

Please refer to the property insured section(s) of the schedule for details on the cover in place for buildings and or rental income.

## Property insured

### Premises 1

187 - 193 North End Road  
London  
W14 9NL

**Description** See endorsement 600

cover		sum insured
Buildings cover	✓ covered	DA £5,108,784 (£3,784,285)

cover	indemnity period	sum insured
Rental income	36 months	£87,000

cover		
Terrorism Cover	Buildings	✓ covered
	Rental income	✓ covered

The amount shown in brackets is your **declared value**. This is the value you declared in accordance with the Day One Average clause (DA). A full explanation of this can be found in your policy wording.

## Endorsements that apply to this premises

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements.

An **endorsement** is a change to your policy terms and conditions.

## 600 - Premises description

The description of the premises is cafe, off licence, dry cleaners and private dwelling rooms.

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Date of issue  
**30 September 2014**  
Policy number  
**LS PPP 6884789**  
Policy wording version  
**PR001P**  
Reason for issue  
**New Business**

## Your policy schedule

### Property Investors Protection Plan

#### 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.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

#### 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.

#### Your details

**The insured** Kensington Hall Management Co Ltd  
**Client address** Field House  
 Chiswick Mall  
 London  
 W4 2PR

**Business description** Property Owners

#### What's enclosed

- Policy wording

#### Change of details?

Please contact your insurance adviser if any of these details need to be changed.

#### Your premium

Premium	£7,225.22
Insurance Premium Tax (IPT) at the current rate	£433.52
<b>Total amount payable</b>	<b>£7,658.74</b>

**Business description** is your business activity or trade.

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