HAYWARDS

Insurance Services Ltd

Greystoke House

Summary of Cover

80-86 Westow Street London SE19 3AQ Tel: 020 8410 8582 Fax: 020 8771 4757

INSURER: AXA

DX 34159 Norwood North
SCANNED DOCUMENT

POLICY NUMBER: EM COM 1227089

Ref.: CHRA0588

LOCATION: Century House 245 Streatham High Road London SW16 6ER

SUM INSURED: £ 3672024.00

PERIOD: 31 Aug 2001 to 01 Mar 2002

INSURED: Cambridge Property Services

INSURED PERILS

COVER IS PROVIDED AGAINST LOSS OR DAMAGE CAUSED BY FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, THEFT, STORM, FLOOD, FALLING TREES, BURSTING OR OVERFLOWING OF WATER APPARATUS, LEAKAGE OF OIL FROM ANY FIXED HEATING INSTALLATION, RIOT, MALICIOUS PERSONS, IMPACT, SUBSIDENCE, HEAVE, LANDSLIP, AIRCRAFT, BREAKAGE OR COLLAPSE OF AERIALS, MASTS OR DISHES OR OTHER ACIDENTAL MEANS

N.B. THE COVER PROVIDED AGAINST LOSS OR DAMAGE CAUSED BY STORM, FLOOD AND FALLING TREES SPECIFICALLY EXCLUDES DAMAGE TO FENCES, GATES AND HEDGES.

THE POLICY FURTHER EXTENDS TO INCLUDE

- THE INTERESTS OF OWNER, LESSEES, LESSORS, MORTGAGEES AND OTHER PARTIES IN EACH
- FLAT INSURED BY THIS POLICY IS NOTED
- LOSS OF RENTAL INCOME, RESIDENTIAL (INCLUDING GROUND RENT) OR
- COST OF ALTERNATIVE ACCOMMODATION FOLLOWING A LOSS
- EMPLOYERS LIABILITY £ 10,000,000 / PROPERTY OWNERS LIABILITY £ 5,000,000
- INDEX LINKING OF SUM INSURED
- EXTENSION OF COVER TO CONTRACTING BUYER
- DAMAGE TO UNDERGROUND SERVICES
- BREAKAGE OF GLASS AND SANITARY WARE
- TRACE AND ACCESS OF WATER LEAKS UPTO £ 5,000 PER INCIDENT
- DAMAGE TO LANDSCAPED GARDENS CAUSED BY FIRE BRIGADE WHEN DEFENDING THE PROPERTY
- TERRORISM COVER UPTO: £ 2,500,000 FOR RESIDENTIAL PROPERTIES £ 100,000 FOR COMMERCIAL PROPERTIES

POLICY EXCESSES

THE POLICY DOES NOT COVER THE FIRST £100.00 OF ANY CLAIM APART FROM SUBSIDENCE/HEAVE/LANDSLIP CLAIMS WHICH DO NOT COVER THE FIRST £1000.00 OF EACH AND EVERY CLAIM

FOR FURTHER INFORMATION AND CLAIMS SERVICE TELEPHONE (020) 8410 8582

This is a summary of the main policy conditions and should be read in conjunction with the policy document. In the event of a discrepancy, the insurers' policy wording takes precedence.