

# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

Nov. 18, 2017

Mr Nishit Bhatt  
First Light Properties Ltd & ICG Longbow Senior Debt SA  
3 Woodcock Dell Avenue  
Harrow, Greater London  
HA3 0PW

Dear Mr Bhatt,

**RENEWAL** **9 Langtry Road, London, Greater London, NW8 0AJ**  
**LANDLORD INSURANCE** **Start Date: Dec. 18, 2017**

Thank you for choosing Insurance by LittleNLarge.com

Following recent telephone conversations and correspondence in respect of the above, we have approached the market and attach our Renewal Pack, which includes;

- ✓ Invoice
- ✓ Certificate of Insurance
- ✓ Standing Order Mandate - In case you wish to pay over 10 months
- ✓ Statement of Fact - Please check all info is correct
- ✓ Claims History & Important Info
- ✓ Introduction to Our Team - Simply who to call for quotes, payments, claims and changes
- ✓ The Legal Info - FCA Initial disclosure document, terms of business, complaints procedure, statement of demands and needs

Full policy wording can be accessed on-line at [www.LittleNLarge.com](http://www.LittleNLarge.com). Please note that following the announcement by Chancellor Philip Hammond in the Autumn Statement 2016, Insurance Premium Tax will increase from 10% to 12%. This applies to all renewals and new policies effective from 1st June 2017. This Policy is Index Linked. It is important that you access your policy document and ensure that you read and understand the contents. If you would prefer that we send you a hard copy please let us know as soon as possible. If you have any queries on the policy or there is anything you do not understand please let us know. We would also refer you to our website for the procedure to follow if you have a claim. Finally, we would particularly refer you to any warranties that may be applied on your schedule. Please contact us if you are unsure how to implement these warranties. You have a duty to disclose all material circumstances. Failure to do so may well seriously compromise your cover. If you are unsure as to what constitutes a material fact, then please contact us. Please check the attached Statement of Fact to ensure that all details are accurate. Please also refer to Duty of Disclosure to Insurers on our attached Terms of Business Agreement.

The demands and needs statement draws your attention to the fact that we have sought a quotation from only one company as they are the market leaders for this type of risk.

**You need to notify us immediately in writing if your property becomes vacant or if there is any variation in risk.**

**Please remember that Allianz Insurance will cancel this policy if the premium is not received by Jan. 1, 2018.**

If you have any queries please let me know.

Best Regards,

Sarah Partridge  
0333 800 70 60  
Landlords@LittleNLarge.com

BUILDING INSURANCE	0333 800 70 60 - LOCAL RATE NUMBER	LANDLORDS@LITTLENLARGE.COM
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# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

## YOUR INVOICE

Certificate No.	SP25884575/96259
Policyholder	First Light Properties Ltd & ICG Longbow Senior Debt SA - Nishit Bhatt
Risk Address.	9 Langtry Road, London, Greater London, NW8 0AJ
Policy Type	LANDLORD INSURANCE
Period of Cover	Dec. 18, 2017 - Dec. 18, 2018

**Legal Expenses Premium** Included

**Terrorism Premium** [WHY NOT ALSO INCLUDE?  
ASK OUR TEAM.](#)

**Landlords' Contents Premium** £25,000 INCLUDED FOR FREE

**Buildings Premium** £ 730.71

**Admin Fee** £ 0.00

**Insurer Admin Fee** £ 0.00

**IP Tax** £ 87.69

**Total Due** **£ 818.40**  
OR £ 89.61 (10 Payments)

## PAYMENT TERMS

Allianz Insurance will cancel this policy if payment is not received by Jan. 1, 2018

## HOW CAN I PAY?

BACS PAYMENTS	REF. NO.
HSBC Bank Account Name: LittleNLarge.com Account No: 81391275 Sort Code: 40 07 32 IBAN No: GB07MIDL40073281391275 Swift Code: MIDLGB2143K	96259
Please make cheques payable to LittleNLarge.com	
Debit Cards payments: No fee. Credit Cards payments: 1% fee.	



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## PROPERTY OWNERS SELECT CERTIFICATE

Master Policy Number	<b>SP25884575</b>	
Insured Name	Firest Light Properties Limited & Jordan International Bank Plc – Nishit Bhatt	
Period:	From: 18/12/2017 To: 18/12/2018	Date Issued: 13-Nov-17
Tenant Occupation:	Block of Flats – Let on Private AST	
Risk Address:	9 Langtry Road, London	Postcode: NW8 0AJ

### PROPERTY DAMAGE ALL RISKS

Buildings including fixed glass situated above:		Sum Insured: £700,541 (Declared Value : £538,878)
Landlords Residential Contents:		£25,000
Contents of Common Parts:		£20,000
Alternative Accommodation (Residential):		30% of Declared Value
Day One Non-Adjustable:	30%	
Excesses:	Subsidence: £1,000	All Other Damage: £250
	Malicious Damage & Accidental Damage £500	Additional Excess £0
	Terrorism Cover	Insured No

#### Cover Applicable:

Property Damage All Risks which includes; 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 other than thieves, Theft, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal and Accidental Damage.

### LOSS OF RENTAL INCOME

Rent Receivable:	(Maximum Indemnity Period 36 months)	Sum Insured:	£442,788
	Terrorism Cover	Insured?	No

### PROPERTY OWNERS LIABILITY

Limit of Indemnity:		£5,000,000
Please note:		
1.	This section provides indemnity to the Named Insured only and will not indemnify the tenant in respect of their own legal liability.	
2.	For cover in respect of Terrorism the maximum limit of indemnity is £5M or the limit of indemnity shown above whichever is the lower.	

### EMPLOYERS LIABILITY

Limit of Indemnity: £10,000,000	Wageroll:	N/A
Item Description (Caretakers, Gardeners and Cleaners)	Insured	

### INDIVIDUAL TENANT PREMIUM SUMMARY

Individual Tenant's Premium (excluding Terrorism Cover)	£730.71
Insurance Premium Tax	£87.69
Total	£818.40
Terrorism Premium	£N/A
Insurance Premium Tax	£N/A
Total	£N/A
<b>Grand Total</b>	<b>£818.40</b>

**Interested Parties: Joran International Bank Plc 1<sup>st</sup> Loss Payee**

#### Endorsements:

#### Important Information

The Insurance is underwritten by Allianz Insurance plc.

For full details of the terms and conditions that apply please refer to the policy document, a copy of which is available on request from your insurance adviser.

Allianz Insurance plc  
Registered in England number 84638  
Registered Office: 57 Ladymead  
Guildford, Surrey GU1 1DB

Allianz Insurance plc is authorised by  
the Prudential Regulation Authority  
and regulated by the Financial  
Conduct Authority and the Prudential  
Regulation Authority, Financial  
Services Register number 121849.

## Property Owners Select – LITTLENLARGE additional Clause to Property Damage Section.

Policy Number SP25884575

The Insured: First Light Properties & Jordan International Bank Plc – Nishit Bhatt

Risk Address: 9 Langtry Road, London NW8 0AJ

It is hereby noted that the following extensions are endorsed for this Insured under the policy number referenced above as standard cover:

### Eviction of Squatters

Cover under this Section extends to include costs and expenses necessarily and reasonably incurred with prior consent from the Insurer to remove or evict squatters from the Buildings.

Provided that

- a. the Insurer shall not be liable for
  - i. fines, penalties, compensation or damages arising in the course of removal or eviction
  - ii. the costs and expenses incurred in respect of the removal or eviction of squatters in occupation of the Buildings prior to the granting of this cover.
- b. the maximum liability of the Insurer any one claim and in the aggregate any one Period of Insurance shall not exceed £25,000.
- c. this insurance shall only apply in so far as such cover is not otherwise insured.

### Legal Defence Costs – Limit £50,000 any one claim

The Insurer(s) will pay legal costs and expenses incurred by the Insured or at the Insureds request by any director, partner or employee for the defence of a prosecution (including an appeal against a conviction) for a breach of:

- i. i) the Health and Safety at Work etc. Act 1974
- ii. ii) the Health and Safety at Work (Northern Ireland) Order 1978
- iii. iii) Part II of the Consumer Protection Act 1987

committed or alleged to have been committed during the Period of Insurance in the course of the Business resulting in accidental Injury to any person or accidental Damage to Property.

The Insurer(s) shall not be liable for

- i. i) The payment of fines or penalties
- ii. ii) Legal costs and expenses in connection with any breach of duty arising from a deliberate or premeditated act, event or omission which the person claiming to be indemnified knows or should have known would be likely to constitute an offence under the above Act or Order
- iii. iii) Proceedings brought outside the Territorial Limits
- iv. iv) Costs, expenses or reimbursements incurred in connection with proceedings brought in respect of a breach of a statutory duty to an Employee.

# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

## STATEMENT OF FACT

### CONTACT DETAILS

<b>Policyholder</b>	First Light Properties Ltd & ICG Longbow Senior Debt SA
<b>Date of Birth</b>	None
<b>Email</b>	darren@hibra.co.uk
<b>Landline No.</b>	01708 259124
<b>Mobile No.</b>	07718734140 Nish
<b>Fax No.</b>	

### PROPERTY DETAILS

<b>Policy start date</b>	2017-12-18
<b>Door no/Building name</b>	9
<b>Postcode</b>	NW8 0AJ
<b>Address 1</b>	Langtry Road
<b>Address 2</b>	
<b>City</b>	London
<b>Province</b>	Greater London
<b>Ownership status</b>	Mortgaged
<b>Name of lender</b>	ICG Longbow Senior Debit SA 1st Loss Payee
<b>Year built</b>	

<b>Is there any history of subsidence / landslip or heave?</b>	No
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Please provide details

<b>Have you had any previous claims?</b>	No
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### COVER DETAILS

<b>Rebuild value</b>	£ 538878.00
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<b>Commercial loss of rent</b>	£ 442728.00
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<b>Over (months)</b>	36
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<b>Do you require landlords content cover?</b>	No
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<b>Content value</b>	0.00
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<b>Do you require terrorism cover?</b>	No
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<b>Date converted applicable?</b>	No	00 - LOCAL RATE NUMBER	LANDLORDS@LITTLENLARGE.COM
<b>Date converted</b>	None	PROPERTY INVESTOR · BLOCK POLICIES · BUY TO LETS · OFFICE BLOCKS BLOCKS OF FLATS · COMMERCIAL BUILDINGS · LAND INSURANCE · VACANT BUILDINGS · RESIDENTIAL LANDLORDS	
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## CLAIM HISTORY

## PROPERTY / TENANT TYPE

**Property type** Block of Flats

**Tenant type** Let on AST

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<a href="#">105 PICCADILLY, ST. GILES FLOOR, LONDON W1J 7NJ</a>		<a href="http://WWW.LITTLENLARGE.COM">WWW.LITTLENLARGE.COM</a>

Little N Large Insurance Brokers is a trading style of LittleNLarge.com Ltd which is authorised and regulated by the Financial Conduct Authority (FCA) Register No. 307367. Company registered in England and Wales Company Registration No. 04934940. Registered Office: 3 Chase Side, London N14 5BP.

# LITTLE N LARGE INSURANCE BROKERS

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## Perils Insured

Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake, Malicious Damage, Storm/Tempest, Flood, Escape of Water, Impact, Theft, Damage to Buildings, Accidental Damage, Subsidence & Heave.

Any Perils which are excluded will be shown below in 'Important Information'. Full Policy Wording can be obtained from [www.LittleNLarge.com](http://www.LittleNLarge.com)

## Important Information

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# STANDING ORDER MANDATE

## Customer to Complete\*

To (Bank/Building Society)\* \_\_\_\_\_

Postal Address\* \_\_\_\_\_

Post Code\* \_\_\_\_\_

Please Pay Bank	HSBC Bank Plc - Pall Mall Branch
Sort Code	40 05 27
Account No	9 3 6 6 4 7 7 5
Beneficiary's Name	St Giles Insurance & Finance Services Limited
Quoting Reference	9 Langtry Road - 4412
The Sum of	£89.61
Amount in Words	Eighty Nine Pounds And Sixty One Pence Only
Date of First Payment	31/01/18
Date of Last Payment	31/10/18
Frequency of Payment	Monthly
Number of Payments	10

## Customer to Complete\*

Name of Account to be Debited\* \_\_\_\_\_

Sort Code\* \_\_\_\_\_

Account No\* \_\_\_\_\_

Signatures\* \_\_\_\_\_

Date of Signatures\* \_\_\_\_\_

Special Instructions:

Banks may decline to accept instructions to charge Standing Orders to certain types of account other than Current Accounts

Note: The Bank will not undertake to

- make any reference to Value Added Tax or pay a stated sum plus V.A.T. or other indeterminate element.
- advise remitter's address to beneficiary.
- advise beneficiary of inability to pay.
- request beneficiary's banker to advise beneficiary of receipt.
- accept instructions to pay as soon after the specified date as there are funds to meet the payment. if funds are not available on the specified date.



**Credit Agreement regulated by the Consumer Credit Act 1974**

**INSTRUCTIONS** PLEASE COMPLETE AND RETURN THIS FORM TO THE COMPANY. **IT MUST BE SIGNED BY AN AUTHORISED OFFICIAL**

**THE COMPANY – St Giles Insurance and Finance Services Limited**

**THE INSURER – Allianz Insurance**

**THE CUSTOMER (customer must be the insured. If trading name is used, insert both insured name and trading title)**

**Name** Nishit Bhatt

**Address**

9 Langtry Road

London, Greater London

**Post Code:** NW8 0AJ

**Telephone Number:** 01708 259124

Note the statements elsewhere on this form concerning your rights pursuant to the Consumer Credit Act 1974 (the Act) and the statements contained overleaf (the Conditions) which form part of (the "Agreement") and shall be deemed embodied herein for the purpose of the Act.

**THE AGREEMENT**

1. The Customer hereby applies to the Company for the running account credit facility to enable the Customer to finance insurance premiums and related costs and expenses in connection with policies of insurance arranged from time to time through the company. All drawings on the account established under this running account agreement (the Account) shall be subject to the terms hereof (including those contained in the Conditions).
2. The Company may enter into the Agreement by signing it. Subject to the terms hereof, the Customer may make an irrevocable request to draw on the Account for the purposes described in paragraph 1 above, by procuring delivery by the Company of a request in such manner as is from time to time required by the Company. The Company may at any time in its discretion decline to allow drawings under the Account. The amount of any drawing which is permitted shall be debited to the Account on the date shown on the relevant request. The proceeds of any drawings may be paid by the company direct to the insurer.
3. Whilst any debit balance remains on the Account, the Customer agrees to make minimum monthly payments to the Company. The first monthly payment shall be made on the day on which the insurances come into effect, and in each subsequent month on the business day corresponding to that of the first debit on the Account (or if there is no corresponding day, the nearest earlier business day) or such other dates as the Company may specify. The minimum amount of the monthly payments will be as specified by the Company to the customer from the time, having regard to the amount and date of debits and credits from time to time made on the Account, and to the term of the insurances financed by drawings on the Account.
4. On entering into this Agreement, the Company has not applied a credit limit on the Account but may introduce a credit limit at any time provided that it gives the Customer at least seven day's written notice of such limit.

5. Interest will be charged on the balance of the Account from time to time (other than interest debited to the Account) at an APR of [21.25%] . The Company may at its discretion from time to time vary the APR by giving notice to the Customer. If at the date of receipt of notice of the variation the Agreement is not regulated by the Consumer Credit Act as described in paragraph 11 of the Conditions then the variation will take effect from the date of the notice, or, if earlier, the last date on which a debit was made to the Account. Otherwise the variation will take effect 7 days after receipt of the notice by the Customer (or on any later date specified in the notice). Any such notice shall apply to the entire balance on the Account or such lesser part of it as the Company may determine. Interest shall be debited to the Account on such dates as the Company shall determine but shall not itself bear interest.
6. Payment by Customer will be made by standing order under the attached Standing Order Instruction. If payment is to be made under a Standing Order Instruction already in effect, the Customer (by signature hereof) authorizes the Company to collect the first payment by Standing Order from the Customers account provided the Company has given the Customer 2 days' notice of the payment. Alternatively, if minimum monthly payments are to be made using a new Standing Order Instruction, the Customer (by signature hereof) authorizes the Company to collect the first payment by Standing Order from the Customers account provided that the Company has given the Customer 5 working days notice of the payment.
7. All liabilities of the Customer under this Agreement are secured by the Insurances which consist of any and all policies of insurance from time to time the premiums in relation to which are funded by sums drawn on the Account (the Insurances).
8. The customer may in certain circumstances become liable to pay the Company additional charges (including default interest). Details of these are set out in paragraph 7 of the conditions.

**IMPORTANT – YOU SHOULD READ THIS CAREFULLY – YOUR RIGHTS**

The Consumer Credit Act 1974 covers this Agreement and lays down certain requirements for your protection which must be satisfied when the Agreement is made. If they are not, the creditor cannot enforce the agreement against you without a Court Order.

The Act also gives you a number of rights. You have a right to settle this agreement at any time by giving notice in writing and paying off all amounts payable under the Agreement. If you have obtained unsatisfactory goods or services under a transaction financed by this Agreement you may have a right to sue the supplier, the creditor or both. Similarly, if the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the creditor.

If you would like to know more about the protection and remedies provided under the Act, you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

<p>This is a Credit Agreement regulated by the Consumer Credit Act 1974</p> <p>Sign it only if you want to be bound by it's terms.</p> <p>SIGNATURE(S) OF CUSTOMER(S)</p> <p>DATE(S) OF SIGNATURE(S)</p>	<p style="text-align: center;"><b>YOUR RIGHT TO CANCEL</b></p> <p>Once you have signed this form you will have for a short time to cancel it. Exact details of how and when you can do this will be sent to you by post by the creditor.</p>
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Notwithstanding the statements above, this Agreement may not be regulated by the Consumer Credit Act if you are a company or the credit exceeds a certain amount-see paragraph 11 of the Conditions

**CONDITIONS**

1. Words and expressions which have been given a meaning in the Agreement attached shall bear that meaning throughout these Conditions, which shall form part of the Agreement.
2. Insurances means any and all policies of insurance from time to time, the premiums in relation to which are funded by sums drawn on the Account. Subject to the provisions of the Agreement, including without limitation Condition 4 below, all documents evidencing the Insurances shall be held by the Customer.
3. The Customer with full title guarantee hereby assigns and agrees to assign to the Company absolutely by way of a first mortgage and as continuing security for the payment of all amounts payable from time to time by the customer under the Agreement, all its right, title and interest in, and to all sums payable (including by way of refund) under, the Insurances as from time to time varied or extended and the benefit of all powers and remedies for cancelling and/or enforcing the same.
4. The Company shall, while any balance is outstanding on the Account, be entitled at any time if any event listed in Clause 6 (below) shall occur to take possession of the Insurances and to retain the same until that balance has been repaid in full, following which the Company shall deliver the Insurances to the Customer.
5. If the premiums relating to any one or more of the Insurances are reduced mid-term, the Company may at its discretion require the amount of the reduction to be credited to the Account.
6. Subject to the applicable provisions of the Consumer Credit Act 1974, if the Company notifies the Customer that any of the events listed below has occurred, the whole of the outstanding balance on the Account (plus accrued interest which has not been debited to the Account) shall become due and payable. If this sum is not paid on demand, the Company may then immediately enforce the security it holds and/or terminate the insurance cover provided by the insurances, taking possession of any proceeds or refunds paid or payable under them except when cancellation of the policies is prohibited by the Solicitors Indemnity Rules, Statute or Law Society Rules. The events referred to above are.
  - (a) If the Customer shall fail to pay the Company within seven days of the due date for payment any minimum monthly payment due in respect of the Account;
  - (b) If any steps are taken, or any proceedings are initiated, for the winding-up or Bankruptcy of the Customer;
  - (c) If the Company considers, in its discretion, that all or any part of the balance on the Account and/or the related credit charge may not be paid when due or that the security constituted hereby is in jeopardy.
7. The Customer shall indemnify the Company as a separate, continuing and primary obligation on demand for:
  - (a) All reasonable costs and expenses directly or indirectly incurred by the Company in connection with any failure by the Customer to pay any amount due in respect of the Account; and
  - (b) All internal management and administrative costs incurred by the Company in responding to and dealing with enquiries and or requests of the Customer relating to the administration of the Account, and further if the Customer fails to make a monthly payment or pay any other amount on the date that it is due, the Customer shall on demand pay default interest on the unpaid amount from time to time until such amount is paid, calculated daily at the rate stated in the main part of the Agreement (as varied from time to time).
8. Save to the extent that this condition is inconsistent with the Solicitors Insurance Indemnity Rules and/or the terms of the insurances, the Customer warrants and/or undertakes to the Company that:
  - (a) The Insurances will remain free from any charges or security interests of any kind other than as created pursuant to the Agreement.
  - (b) It will not cancel, terminate or vary the insurances except with the prior written consent of, and in accordance with the directions or, the Company;
  - (c) If the Company or insurer so stipulates, it will not settle any claims under the Insurances except with the prior written consent of the Company or Insurer; and

- (d) It will not do or allow anything to be done which might prejudice the Company's security over the Insurances or reduce the amount payable under them.
9. For the avoidance of doubt, the Company may suspend the Customers right to draw on the Account without prior notice. The Customer may terminate the Agreement by giving written notice to the Company and paying the outstanding balance on the Account (plus accrued interest which has not been debited to the Account).
10. No failure or delay on the part of the Company to exercise all or any of its rights under the Agreement or other time or indulgence shall operate or be deemed to operate as a waiver of these rights nor shall any partial exercise of any such rights preclude or be deemed to preclude any other or further exercise of these rights.
11. If the Customer is a body corporate or if it is probable that the debit balance on the Account will at any time rise above £25,000, the statements in the Agreement referring to the Consumer Credit Act 1974 shall have no effect.
12. This Agreement shall be governed by English law and shall be subject to the exclusive jurisdiction of the English Courts.

**IMPORTANT - YOU SHOULD READ THIS CAREFULLY - YOUR RIGHTS**

The Consumer Credit Act 1974 covers this Agreement and lays down certain requirements for your protection which must be satisfied when the Agreement is made. If they are not, the creditor cannot enforce the Agreement against you without a Court Order.

The Act also gives you a number of rights. You have a right to settle this agreement at any time by giving notice in writing and paying off all amounts payable under the Agreement. If you have obtained unsatisfactory goods or services under a transaction financed by this Agreement, you may have a right to sue the supplier, the creditor or both. Similarly, if the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the creditor. If you would like to know more about the protection and remedies provided under the Act, you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

**NOTE:** This section is for the completion by the Company

SIGNED BY

Authorised Signatory for and on behalf of the Company

DATE:

# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

18 Nov 2019

Mr Nishit Bhatt  
First Light Properties Ltd & Jordan International Bank Plc  
3 Woodcock Dell Avenue  
Harrow, Greater London  
HA3 0PW

Dear Mr Bhatt,

**RENEWAL** **9 Langtry Road, London, Greater London, NW8 0AJ**  
**LANDLORD INSURANCE** **Start Date: 18 Dec 2019**

Thank you for choosing Insurance by LittleNLarge.com  
Following recent telephone conversations and correspondence in respect of the above, we have approached the market and attach our Renewal Pack, which includes;

- ✓ Invoice
- ✓ Certificate of Insurance
- ✓ Statement of Fact - Please check all info is correct
- ✓ Claims History & Important Info
- ✓ The Legal Info - FCA Initial disclosure document, terms of business, complaints procedure, statement of demands and needs

Full policy wording has been sent to you by email. This Policy is Index Linked. It is important that you access your policy document and ensure that you read and understand the contents. If you would prefer that we send you a hard copy please let us know as soon as possible. If you have any queries on the policy or there is anything you do not understand please let us know. We would also refer you to our website for the procedure to follow if you have a claim. Finally, we would particularly refer you to any warranties that may be applied on your schedule. Please contact us if you are unsure how to implement these warranties. You have a duty to disclose all material circumstances. Failure to do so may well seriously compromise your cover. If you are unsure as to what constitutes a material fact, then please contact us. Please check the attached Statement of Fact to ensure that all details are accurate. Please also refer to Duty of Disclosure to Insurers on our attached Terms of Business Agreement.

The demands and needs statement draws your attention to the fact that we have sought a quotation from only one company as they are the market leaders for this type of risk.

**You need to notify us immediately in writing if your property becomes vacant or if there is any variation in risk.**

If you have any queries please let me know.

Best Regards,

Jason Willis  
0333 800 70 60  
Senior Broker

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<b>169 HOE STREET, LONDON E17 3AL</b>		<b>WWW.LITTLENLARGE.COM</b>

# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

## YOUR RECEIPT

Certificate No.	LPBDX70226332130902/1426494
Policyholder	First Light Properties Ltd & Jordan International Bank Plc - Nishit Bhatt
Risk Address.	9 Langtry Road, London, Greater London, NW8 0AJ
Policy Type	LANDLORD INSURANCE
Period of Cover	18 Dec 2019 - 18 Dec 2020

Insurer Admin Fee	£ 0.00
Legal Expenses Premium	Included
Landlords' Contents Premium	£25,000 INCLUDED FOR FREE
Admin Fee	£ 0.00
Terrorism Premium	WHY NOT ALSO INCLUDE? ASK OUR TEAM.
Buildings Premium	£ 784.64
IP Tax	£ 94.16
<b>Total Due</b>	<b>£ 878.80</b>

## PAYMENT TERMS

## HOW CAN I PAY?

BACS PAYMENTS	REF. NO.
HSBC Bank Account Name: LittleNLarge.com Account No: 81391275 Sort Code: 40 07 32 IBAN No: GB07MIDL40073281391275 Swift Code: MIDLGB2143K	
Please make cheques payable to LittleNLarge.com	
Debit Cards payments: No fee. Credit Cards payments: No fee.	



BUILDING INSURANCE	0333 800 70 60 - LOCAL RATE NUMBER	LANDLORDS@LITTLENLARGE.COM
PROPERTY OWNERS · PROPERTY PORTFOLIOS · PROPERTY INVESTOR · BLOCK POLICIES · BUY TO LETS · OFFICE BLOCKS BLOCKS OF FLATS · COMMERCIAL BUILDINGS · LAND INSURANCE · VACANT BUILDINGS · RESIDENTIAL LANDLORDS		
169 HOE STREET, LONDON E17 3AL		WWW.LITTLENLARGE.COM



## CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

<b>Policy Number</b>	LP BDX 7022633	<b>Certificate Number</b>	2130902/1440948
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		
<b>Risk Address</b>	9, Langtry Road, London, NW8 0AJ		
<b>Occupancy</b>	Occupied - Block of Flats (11 Studios Flats) – Private Working/DSS Tenants		

### Sums Insured and Limits

Building Sum Insured	£	878,438
Building Declared Value	( £	585,626 )
36 months Loss of Rent	£	442,788
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	5,000,000

### Premiums

Premium		784.64
Insurance Premium Tax @ 12%		94.16
<b>Total</b>	<b>£</b>	<b>878.80</b>
<i>Total Premium to Date (Including Tax) £ 878.80</i>		

### Period

<b>Period of Cover</b>	18 December 2019 to 17 December 2020	<b>Effective Date</b>	18 December 2019
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### Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	250
Riot, Civil Commotion, Storm, Flood, Escape of Water, Impact, Theft, and All Other Damage	£	250
Subsidence, Landslip and/or Heave	£	1,000
Malicious Damage and Accidental Damage	£	250

**Endorsements** Jordan International Bank Plc are noted as composite insured and first loss payee with a first loss payee limit of £100,000.

#### Composite Insureds Cover

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

i) It is noted and agreed that if the Insured described in the Schedule comprises more than one insured party each operating as a separate and distinct entity then (save as provided in this Composite Insureds Clause) cover hereunder shall apply in the same manner and to the same extent as if individual policies had been issued to each such insured party provided that the total liability of the Company to all of the insured parties collectively shall not exceed the sums insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the Policy

ii) It is understood and agreed that any payment or payments by the Company to any one or more such insured parties shall reduce to the extent of that payment the Companys liability to all such parties arising from any one event giving rise to a claim under this Policy and (if applicable) in the aggregate

iii) It is further understood that the insured parties will at all times preserve the various contractual rights and agreements entered into by the insured parties and the contractual remedies of such parties in the event of loss or damage

iv) It is further understood and agreed the Company shall be entitled to avoid liability to or (as may be appropriate) claim

### 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** 6 December 2019

RYA

**Property Reference 1** 234

AXA Insurance UK plc

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



## CERTIFICATE OF INSURANCE

### This is to certify that insurance is in force as follows

damages from any of the insured parties in circumstances of fraud, material misrepresentation, material non-disclosure or breach of any warranty or condition of this policy each referred to in this clause as a Vitiating Act

v) It is however agreed that (save as provided in this Composite Insured Clause) a Vitiating Act committed by one insured party shall not prejudice the right to indemnity of any other insured party who has an insurable interest and who has not committed a Vitiating Act.

First Loss Payee Clause – Applicable to Sections 1 and 2 of the policy wording

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

It is agreed that in the event of any loss under Sections 1 and 2 of the policy wording where the total amount payable by the Insurers exceeds the value stated on the respective CERTIFICATE OF INSURANCE all payments except professional fees and other disbursements will be payable to the First Loss Payee as detailed on the CERTIFICATE OF INSURANCE.

For any losses occurring in a portion of a property which has been unoccupied for more than 60 consecutive days cover is restricted to the perils of Fire, Lightning, Aircraft, Explosion and Earthquake only.

All Claims Notifications to:

QuestGates Limited  
Benchmark House  
Folds Point, Folds Road  
Bolton  
BL1 2RZ

Tel: 01204 860427

Email: [tpasolutions@questgates.co.uk](mailto:tpasolutions@questgates.co.uk)

For Out of Hours Assistance please call 0121 411 0535 which operates 24/7

#### Basis of Settlement

Buildings Day One (Non Adjustable) Basis 50.00% uplift.

#### Clauses

Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Loss of Rent/Alternative Accommodation 33.3% of Buildings Sum Insured, Contents of Furnished Accommodation £25,000 and Contents of Common Parts included under the definition of BUILDINGS

### 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** 6 December 2019

RYA

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## CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

<b>Policy Number</b>	LP BDX 7022633	<b>Certificate Number</b>	2130902/1426494
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		
<b>Risk Address</b>	9, Langtry Road, London, NW8 0AJ		
<b>Occupancy</b>	Occupied - Block of Flats (9 Studios Flats) – Let on Private AST		

### Sums Insured and Limits

Building Sum Insured	£	878,438
Building Declared Value	( £	585,626 )
36 months Loss of Rent	£	442,788
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	5,000,000

### Premiums

Premium		784.64
Insurance Premium Tax @ 12%		94.16
<b>Total</b>	<b>£</b>	<b>878.80</b>
<i>Total Premium to Date (Including Tax) £ 878.80</i>		

### Period

<b>Period of Cover</b>	18 December 2019 to 17 December 2020	<b>Effective Date</b>	18 December 2019
------------------------	--------------------------------------	-----------------------	------------------

### Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	250
Riot, Civil Commotion, Storm, Flood, Escape of Water, Impact, Theft, and All Other Damage	£	250
Subsidence, Landslip and/or Heave	£	1,000
Malicious Damage and Accidental Damage	£	250

**Endorsements** Jordan International Bank Plc are noted as composite insured and first loss payee with a first loss payee limit of £100,000.

#### Composite Insureds Cover

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

i) It is noted and agreed that if the Insured described in the Schedule comprises more than one insured party each operating as a separate and distinct entity then (save as provided in this Composite Insureds Clause) cover hereunder shall apply in the same manner and to the same extent as if individual policies had been issued to each such insured party provided that the total liability of the Company to all of the insured parties collectively shall not exceed the sums insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the Policy

ii) It is understood and agreed that any payment or payments by the Company to any one or more such insured parties shall reduce to the extent of that payment the Companys liability to all such parties arising from any one event giving rise to a claim under this Policy and (if applicable) in the aggregate

iii) It is further understood that the insured parties will at all times preserve the various contractual rights and agreements entered into by the insured parties and the contractual remedies of such parties in the event of loss or damage

iv) It is further understood and agreed the Company shall be entitled to avoid liability to or (as may be appropriate) claim

### 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** 8 November 2019

RYA

**Property Reference 1** 234

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## CERTIFICATE OF INSURANCE

### This is to certify that insurance is in force as follows

damages from any of the insured parties in circumstances of fraud, material misrepresentation, material non-disclosure or breach of any warranty or condition of this policy each referred to in this clause as a Vitiating Act

v) It is however agreed that (save as provided in this Composite Insured Clause) a Vitiating Act committed by one insured party shall not prejudice the right to indemnity of any other insured party who has an insurable interest and who has not committed a Vitiating Act.

First Loss Payee Clause – Applicable to Sections 1 and 2 of the policy wording

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

It is agreed that in the event of any loss under Sections 1 and 2 of the policy wording where the total amount payable by the Insurers exceeds the value stated on the respective CERTIFICATE OF INSURANCE all payments except professional fees and other disbursements will be payable to the First Loss Payee as detailed on the CERTIFICATE OF INSURANCE.

For any losses occurring in a portion of a property which has been unoccupied for more than 60 consecutive days cover is restricted to the perils of Fire, Lightning, Aircraft, Explosion and Earthquake only.

All Claims Notifications to:

QuestGates Limited  
Benchmark House  
Folds Point, Folds Road  
Bolton  
BL1 2RZ

Tel: 01204 860427

Email: [tpasolutions@questgates.co.uk](mailto:tpasolutions@questgates.co.uk)

For Out of Hours Assistance please call 0121 411 0535 which operates 24/7

#### Basis of Settlement

Buildings Day One (Non Adjustable) Basis 50.00% uplift.

#### Clauses

Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Loss of Rent/Alternative Accommodation 33.3% of Buildings Sum Insured, Contents of Furnished Accommodation £25,000 and Contents of Common Parts included under the definition of BUILDINGS

### Important Information

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Date of Issue

8 November 2019

RYA

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# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

## STATEMENT OF FACT

### CONTACT DETAILS

<b>Policyholder</b>	First Light Properties Ltd & Jordan International Bank Plc	<b>Name of lender</b>	Jordan International Bank Plc are noted as first loss payee and composite insured
<b>Date of Birth</b>	None	<b>Year built</b>	
<b>Email</b>	darren@hibra.co.uk	<b>Date converted applicable?</b>	No
<b>Landline No.</b>	01708 259124	<b>Date converted</b>	None
<b>Mobile No.</b>	07718734140 Nish	<b>Is there any history of subsidence / landslip or heave?</b>	No
<b>Fax No.</b>		<b>Please provide details</b>	
		<b>Have you had any previous claims?</b>	No

### PROPERTY DETAILS

<b>Policy start date</b>	2019-12-18
<b>Door no/Building name</b>	9
<b>Postcode</b>	NW8 0AJ
<b>Address 1</b>	Langtry Road
<b>Address 2</b>	
<b>City</b>	London
<b>Province</b>	Greater London
<b>Ownership status</b>	Mortgaged

### COVER DETAILS

<b>Rebuild value</b>	£ 585,426.00
<b>Commercial loss of rent</b>	£ 442,788.00
<b>Over (months)</b>	36
<b>Do you require landlords content cover?</b>	Yes
<b>Content value</b>	25,000.00
<b>Do you require terrorism cover?</b>	No

<b>BUILDING INSURANCE</b>	<b>0333 800 70 60 - LOCAL RATE NUMBER</b>	<b>LANDLORDS@LITTLENLARGE.COM</b>
<b>PROPERTY OWNERS · PROPERTY PORTFOLIOS · PROPERTY INVESTOR · BLOCK POLICIES · BUY TO LETS · OFFICE BLOCKS BLOCKS OF FLATS · COMMERCIAL BUILDINGS · LAND INSURANCE · VACANT BUILDINGS · RESIDENTIAL LANDLORDS</b>		
<b>169 HOE STREET, LONDON E17 3AL</b>		<b>WWW.LITTLENLARGE.COM</b>

Little N Large Insurance Brokers is a trading style of LittleNLarge.com Ltd which is authorised and regulated by the Financial Conduct Authority (FCA) Register No. 307367. Company registered in England and Wales Company Registration No. 04934940. Registered Office: 3 Chase Side, London N14 5BP.

# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

## CLAIM HISTORY

## PROPERTY / TENANT TYPE

<b>Property type</b>	Block of Flats
<b>Tenant type</b>	Mixture of Private Working People & DSS

<b>BUILDING INSURANCE</b>	<b>0333 800 70 60 - LOCAL RATE NUMBER</b>	<b>LANDLORDS@LITTLENLARGE.COM</b>
<b>PROPERTY OWNERS · PROPERTY PORTFOLIOS · PROPERTY INVESTOR · BLOCK POLICIES · BUY TO LETS · OFFICE BLOCKS BLOCKS OF FLATS · COMMERCIAL BUILDINGS · LAND INSURANCE · VACANT BUILDINGS · RESIDENTIAL LANDLORDS</b>		
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# LITTLE N LARGE INSURANCE BROKERS

EST. 2002

## Perils Insured

Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake, Malicious Damage, Storm/Tempest, Flood, Escape of Water, Impact, Theft, Damage to Buildings, Accidental Damage, Subsidence & Heave.

Any Perils which are excluded will be shown below in 'Important Information'. Full Policy Wording can be obtained from [www.LittleNLarge.com](http://www.LittleNLarge.com)

## Important Information

Please note that the policy Excess is £250 in respect of each and every claim, increasing to £1,000 in respect of Subsidence, Heave and Landslip claims. Jordan International Bank Plc are hereby noted as First Loss Payee & Co-Insured. 9 Studio Flats. Please note that we have moved your insurance policy from Allianz Insurance to AXA Insurance. Allianz were requesting a large premium increase as well as requesting to increase policy excess levels. We have negotiated the same Comprehensive cover with AXA at very competitive rates.

<b>BUILDING INSURANCE</b>	<b>0333 800 70 60 - LOCAL RATE NUMBER</b>	<b>LANDLORDS@LITTLENLARGE.COM</b>
<b>PROPERTY OWNERS · PROPERTY PORTFOLIOS · PROPERTY INVESTOR · BLOCK POLICIES · BUY TO LETS · OFFICE BLOCKS BLOCKS OF FLATS · COMMERCIAL BUILDINGS · LAND INSURANCE · VACANT BUILDINGS · RESIDENTIAL LANDLORDS</b>		
<b>169 HOE STREET, LONDON E17 3AL</b>		<b>WWW.LITTLENLARGE.COM</b>



## CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

<b>Policy Number</b>	LP BDX 7022633	<b>Certificate Number</b>	2219466/1590126
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		
<b>Risk Address</b>	9, Langtry Road, London, NW8 0AJ		
<b>Occupancy</b>	Occupied - Block of Flats (11 Studios Flats) – Private Working/DSS Tenants		

### Sums Insured and Limits

Building Sum Insured	£	922,361
Building Declared Value	( £	614,907 )
36 months Loss of Rent	£	442,788
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	5,000,000

### Premiums

Premium		827.16
Insurance Premium Tax @ 12%		99.26
<b>Total</b>	<b>£</b>	<b>926.42</b>
<i>Total Premium to Date (Including Tax) £ 926.42</i>		

### Period

<b>Period of Cover</b>	18 December 2020 to 17 December 2021	<b>Effective Date</b>	18 December 2020
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### Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	500
Riot, Civil Commotion, Storm, Flood, Escape of Water, Impact, Theft, and All Other Damage	£	500
Subsidence, Landslip and/or Heave	£	2,000
Malicious Damage and Accidental Damage	£	500

**Endorsements** Jordan International Bank Plc are noted as composite insured and first loss payee with a first loss payee limit of £100,000.

#### Composite Insureds Cover

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

i) It is noted and agreed that if the Insured described in the Schedule comprises more than one insured party each operating as a separate and distinct entity then (save as provided in this Composite Insureds Clause) cover hereunder shall apply in the same manner and to the same extent as if individual policies had been issued to each such insured party provided that the total liability of the Company to all of the insured parties collectively shall not exceed the sums insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the Policy

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iii) It is further understood that the insured parties will at all times preserve the various contractual rights and agreements entered into by the insured parties and the contractual remedies of such parties in the event of loss or damage

iv) It is further understood and agreed the Company shall be entitled to avoid liability to or (as may be appropriate) claim

### 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** 10 November 2020

RYA

**Property Reference 1** 234

AXA Insurance UK plc

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## CERTIFICATE OF INSURANCE

### This is to certify that insurance is in force as follows

damages from any of the insured parties in circumstances of fraud, material misrepresentation, material non-disclosure or breach of any warranty or condition of this policy each referred to in this clause as a Vitiating Act

v) It is however agreed that (save as provided in this Composite Insured Clause) a Vitiating Act committed by one insured party shall not prejudice the right to indemnity of any other insured party who has an insurable interest and who has not committed a Vitiating Act.

First Loss Payee Clause – Applicable to Sections 1 and 2 of the policy wording

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

It is agreed that in the event of any loss under Sections 1 and 2 of the policy wording where the total amount payable by the Insurers exceeds the value stated on the respective CERTIFICATE OF INSURANCE all payments except professional fees and other disbursements will be payable to the First Loss Payee as detailed on the CERTIFICATE OF INSURANCE.

For any losses occurring in a portion of a property which has been unoccupied for more than 60 consecutive days cover is restricted to the perils of Fire, Lightning, Aircraft, Explosion and Earthquake only.

An increased Escape of Water excess of £750 is applicable to all residential houses let on private Assured Shorthold Tenancy agreements.

No asylum seekers and no emergency nightly lets, where an 'emergency' tenant is defined as a tenant who has not been approved for long term housing by the local authority.

All Claims Notifications to:

QuestGates Limited  
Benchmark House  
Folds Point, Folds Road  
Bolton  
BL1 2RZ

Tel: 01204 860427  
Email: [tpasolutions@questgates.co.uk](mailto:tpasolutions@questgates.co.uk)

For Out of Hours Assistance please call 0121 411 0535 which operates 24/7

#### Basis of Settlement

Buildings Day One (Non Adjustable) Basis 50.00% uplift.

#### Clauses

Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Loss of Rent/Alternative Accommodation 33.3% of Buildings Sum Insured, Contents of Furnished Accommodation £25,000 and Contents of Common Parts included under the definition of BUILDINGS

### Important Information

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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** 10 November 2020

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## CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

<b>Policy Number</b>	LP BDX 7022633	<b>Certificate Number</b>	2299011/1744115
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		
<b>Risk Address</b>	9, Langtry Road, London, NW8 0AJ		
<b>Occupancy</b>	Occupied - Block of Flats (11 Studios Flats) – Private Working/DSS Tenants		

### Sums Insured and Limits

Building Sum Insured	£	986,004
Building Declared Value	( £	657,336 )
36 months Loss of Rent	£	442,788
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	5,000,000

### Premiums

Premium		903.36
Insurance Premium Tax @ 12%		108.40
<b>Total</b>	<b>£</b>	<b>1,011.76</b>
<i>Total Premium to Date (Including Tax) £ 1,011.76</i>		

### Period

<b>Period of Cover</b>	18 December 2021 to 17 December 2022	<b>Effective Date</b>	18 December 2021
------------------------	--------------------------------------	-----------------------	------------------

### Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	500
Riot, Civil Commotion, Storm, Flood, Escape of Water, Impact, Theft, and All Other Damage	£	500
Subsidence, Landslip and/or Heave	£	2,000
Malicious Damage and Accidental Damage	£	500

**Endorsements** In respect of flats let to DSS tenants a £2,500 all perils excess applies.

Jordan International Bank Plc are noted as composite insured and first loss payee with a first loss payee limit of £100,000.

#### Composite Insureds Cover

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

i) It is noted and agreed that if the Insured described in the Schedule comprises more than one insured party each operating as a separate and distinct entity then (save as provided in this Composite Insureds Clause) cover hereunder shall apply in the same manner and to the same extent as if individual policies had been issued to each such insured party provided that the total liability of the Company to all of the insured parties collectively shall not exceed the sums insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the Policy

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### Important Information

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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** 15 November 2021

RYA

**Property Reference 1** 234





## CERTIFICATE OF INSURANCE

**This is to certify that insurance is in force as follows**

iv) It is further understood and agreed the Company shall be entitled to avoid liability to or (as may be appropriate) claim damages from any of the insured parties in circumstances of fraud, material misrepresentation, material non-disclosure or breach of any warranty or condition of this policy each referred to in this clause as a Vitiating Act

v) It is however agreed that (save as provided in this Composite Insured Clause) a Vitiating Act committed by one insured party shall not prejudice the right to indemnity of any other insured party who has an insurable interest and who has not committed a Vitiating Act.

**First Loss Payee Clause – Applicable to Sections 1 and 2 of the policy wording**  
Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

It is agreed that in the event of any loss under Sections 1 and 2 of the policy wording where the total amount payable by the Insurers exceeds the value stated on the respective CERTIFICATE OF INSURANCE all payments except professional fees and other disbursements will be payable to the First Loss Payee as detailed on the CERTIFICATE OF INSURANCE.

An increased Escape of Water excess of £750 is applicable to all residential houses let on private Assured Shorthold Tenancy agreements.

No asylum seekers and no emergency nightly lets, where an 'emergency' tenant is defined as a tenant who has not been approved for long term housing by the local authority.

All Claims Notifications to:

QuestGates Limited  
Benchmark House  
Folds Point, Folds Road  
Bolton  
BL1 2RZ

Tel: 01204 860427  
Email: [tpasolutions@questgates.co.uk](mailto:tpasolutions@questgates.co.uk)

For Out of Hours Assistance please call 0121 411 0535 which operates 24/7

### **Basis of Settlement**

Buildings Day One (Non Adjustable) Basis 50.00% uplift.

### **Clauses**

Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Loss of Rent/Alternative Accommodation 33.3% of Buildings Sum Insured, Contents of Furnished Accommodation £25,000 and Contents of Common Parts included under the definition of BUILDINGS

## **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** 15 November 2021

RYA

**Property Reference 1 234**

## CERTIFICATE OF INSURANCE

**This is to certify that insurance is in force as follows**

<b>Policy Number</b>	AWCD49598	<b>Certificate Number</b>	2377908/1895246
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		
<b>Risk Address</b>	9, Langtry Road, London, NW8 0AJ		
<b>Occupancy</b>	Occupied - Block of Flats (11 Studios Flats) – Private Working/DSS Tenants		

### Sums Insured and Limits

Building Sum Insured	£	1,114,185
Building Declared Value	( £	742,790 )
36 months Loss of Rent	£	442,788
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	5,000,000

### Premiums

Premium		972.26
Insurance Premium Tax @ 12%		116.67
<b>Total</b>	<b>£</b>	<b>1,088.93</b>
<i>Total Premium to Date (Including Tax) £ 1,088.93</i>		

### Period

<b>Period of Cover</b>	18 December 2022 to 17 December 2023	<b>Effective Date</b>	18 December 2022
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### Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	500
Riot, Civil Commotion, Storm, Flood, Escape of Water, Impact, Theft, and All Other Damage	£	500
Subsidence, Landslip and/or Heave	£	2,000
Malicious Damage and Accidental Damage	£	500

**Endorsements** In respect to flats let to DSS tenants a £2,500 all perils excess applies.

Yorkshire Building Society are noted with interest.

Jordan International Bank Plc are noted as composite insured and first loss payee with a first loss payee limit of £100,000.

Composite Insureds Cover

Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

i) It is noted and agreed that if the Insured described in the Schedule comprises more than one insured party each operating as a separate and distinct entity then (save as provided in this Composite Insureds Clause) cover hereunder shall apply in the same manner and to the same extent as if individual policies had been issued to each such insured party provided that the total liability of the Company to all of the insured parties collectively shall not exceed the sums insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the Policy

ii) It is understood and agreed that any payment or payments by the Company to any one or more such insured parties shall reduce to the extent of that payment the Companys liability to all such parties arising from any one event giving rise to a claim under this Policy and (if applicable) in the aggregate

### 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** 3 November 2022

RYA

**Property Reference 1 234**

## CERTIFICATE OF INSURANCE

**This is to certify that insurance is in force as follows**

<b>Policy Number</b>	AWCD49598	<b>Certificate Number</b>	2377908/1895246
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		

**Risk Address** 9, Langtry Road, London, NW8 0AJ

**Occupancy** Occupied - Block of Flats (11 Studios Flats) – Private Working/DSS Tenants

iii) It is further understood that the insured parties will at all times preserve the various contractual rights and agreements entered into by the insured parties and the contractual remedies of such parties in the event of loss or damage

iv) It is further understood and agreed the Company shall be entitled to avoid liability to or (as may be appropriate) claim damages from any of the insured parties in circumstances of fraud, material misrepresentation, material non-disclosure or breach of any warranty or condition of this policy each referred to in this clause as a Vitiating Act

v) It is however agreed that (save as provided in this Composite Insured Clause) a Vitiating Act committed by one insured party shall not prejudice the right to indemnity of any other insured party who has an insurable interest and who has not committed a Vitiating Act.

First Loss Payee Clause – Applicable to Sections 1 and 2 of the policy wording  
Where noted on the CERTIFICATE OF INSURANCE the following is applicable:

It is agreed that in the event of any loss under Sections 1 and 2 of the policy wording where the total amount payable by the Insurers exceeds the value stated on the respective CERTIFICATE OF INSURANCE all payments except professional fees and other disbursements will be payable to the First Loss Payee as detailed on the CERTIFICATE OF INSURANCE.

An increased Escape of Water excess of £750 is applicable to all residential houses let on private Assured Shorthold Tenancy agreements.

No asylum seekers and no emergency nightly lets, where an 'emergency' tenant is defined as a tenant who has not been approved for long term housing by the local authority.

Cover is restricted to the Perils of Fire, Lightning, Aircraft, Explosion and Earthquake for any losses occurring at a Property which has been Unoccupied for more than 60 consecutive days. All Claims Notifications to:

Crawford & Company Adjusters (UK) Limited  
Stephenson House  
2 Cherry Orchard Road  
Croydon  
CR0 6BA

Tel:01273 224 181 (also operative out of hours)  
Email: pou@crawco.co.uk

**Basis of Settlement** Buildings Day One (Non Adjustable) Basis 50.00% uplift.

**Clauses** Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Loss of Rent/Alternative Accommodation 33.3% of Buildings Sum Insured, Contents of Furnished Accommodation £25,000 and Contents of Common Parts included under the definition of BUILDINGS

Insurer	Policy No	Percentage Written
Allied World Assurance Company (Europe) Limited	AWCD49598	100.00%

### 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** 3 November 2022

RYA

**Property Reference 1 234**

## CERTIFICATE OF INSURANCE

**This is to certify that insurance is in force as follows**

<b>Policy Number</b>	AWCD49598	<b>Certificate Number</b>	2377908/1895246
<b>Insured</b>	First Light Properties Ltd & Jordan International Bank Plc		
<b>Risk Address</b>	9, Langtry Road, London, NW8 0AJ		
<b>Occupancy</b>	Occupied - Block of Flats (11 Studios Flats) – Private Working/DSS Tenants		

### 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**                      3 November 2022

RYA

**Property Reference 1    234**

Insurance Broker: Lockton Companies LLP, Gable House, 239 Regent's Park Road, London, N3 3LF