



INSURANCE CERTIFICATE

Insured: Rowner Estates Limited

Period of Insurance: 31st July 2007 to 31st July 2008

Insurers: Allianz

Policy Number: SP/12443879

Property Insured: The Village
Rowner
Gosport
Hampshire

Postcode: PO13 8AJ

Risk Occupation: Residential

Sums Insured:

Building Day One Sum Insured:	£32,500,000
Building Declared Value:	£25,000,000
Landlords Contents:	Not Insured
Alternative Accommodation	33% of the Declared Value
Loss of Rent:	Not Insured
Indemnity Period (months):	N/A
Property Owners Liability:	£5,000,000
Property Owners Liability (Terrorism):	£5,000,000
Legionnaires Liability:	£1,000,000
Employers Liability:	Not Insured

Insured Perils: Fire, Lightning, Explosion, Aircraft, Riot, Malicious Persons, Earthquake, Subterranean Fire, Storm, Flood, Escape of Water/Fuel Oil, Impact, Theft, Subsidence, Landslip, Heave and Accidental Damage

Excesses:

£25,000	in respect of Fire, Lightning, Aircraft, Explosion and Earthquake
£10,000	in respect of Subsidence, Heave and Landslip
£10,000	in respect of All Other Losses

Premiums

Underlying Premium:	£119,428.83
Terrorism Premium:	Not Insured
Insurance Premium Tax:	£5,971.44
Total:	£125,400.27

PLEASE NOTE:

- 1) This document is a Certificate only. For full details of cover please refer to your policy schedule and policy document
- 2) The policy contains an "All Other Interests" clause
- 3) Subsidence Excess for the following properties only is reduced to £1,000:
 - * Flat 79 Lawrence Walk
 - * Flat 10 Darwin Way
 - * 35 Hillary Court
 - * 11 Hillary Court

Chambers and Newman must be notified within 30 days of any incident which may become the subject of a claim under the policy (7 days in the case of loss or damage resulting from Riot, Civil Commotion, Malicious Persons or Theft)