



CERTIFICATE OF INSURANCE

This is to certify that insurance is in force as follows

Policy Number	LP PPP 7063696	Certificate Number	2577439/1947068/2300407
Insured	Trustees of the Rachel Charitable Trust		
Tenant	Living Life (Eastbourne)		
Risk Address	177/187, Terminus Road, Eastbourne, BN21 3NW		
Occupancy	Occupied - Retail		

Sums Insured and Limits

Building Sum Insured	£	6,159,185
Building Declared Value	(£	4,106,123)
36 months Loss of Rent	£	36

Period

Period of Cover	25 March 2025 to 24 March 2026	Effective Date	25 March 2025
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Perils Insured & Excesses as stated unless specifically amended by endorsement

Fire, Lightning, Aircraft, Explosion and Earthquake	£	250,000
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Endorsements Cover is restricted to Fire, Lightning, Aircraft and Explosion perils only

Section 1: Property Damage, Section 2: Rent & Section 6: Eviction of Unauthorised Occupants, provided up to a limit of £50,000 in any one Period of Insurance:

AXA Insurance UK Plc 60.00% – LP PPP 7063696
Aspen Insurance UK Ltd 40.00% – N0AF44025A0S

Section 3: Property Owners Liability, provided up to a limit of £25,000,000 any one EVENT and in any one Period of Insurance & Section 5: Legal Defence Costs, provided up to a limit of £1,000,000 in any one Period of Insurance:

AXA Insurance UK Plc 100% – LP PPP 7063697

The EXCESS applicable to Section 2 Rent is £400 for each and every EVENT

Unless a higher EXCESS is noted on the CERTIFICATE OF INSURANCE the EXCESS applicable to all PERILS is hereby increased to £5,000 each and every EVENT if any unit in an otherwise occupied property is vacant at the time of DAMAGE. The EXCESS will increase further to £10,000 each and every EVENT if the total insured value for that unit exceeds £1,000,000. Where this is a stand-alone vacant unit this must be declared to underwriters for review

In respect of UNOCCUPIED PREMISES where the DECLARED VALUE and DAY ONE RENTAL VALUE exceeds £1,000,000 a First Response Group (FRG) or Veritas Property Management Limited (Veritas) survey is to be undertaken and provided to Insurer(s) within 14 days of UNOCCUPANCY with any reasonable recommendations outlined within the report(s) being completed within the recommended timescales

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

Policy Section 1 & 2 - Clauses Terrorism cover is in force on this policy.

Clauses will only apply when the relevant Section cover is operative: 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 21 March 2025

LCC

Property Reference 1 AXA003

Unit Reference 1 AXA003/010

Property Reference 2 Lee Baron

Unit Reference 2 200072522

AXA Insurance UK plc

Registered in England No 78950. Registered Office: 20 Gracechurch Street, 6th Floor, London, EC3V 0BG. 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.



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Insured Trustees of the Rachel Charitable Trust
Tenant Living Life (Eastbourne)
Risk Address 177/187, Terminus Road, Eastbourne, BN21 3NW
Occupancy Occupied - Retail

Insurer	Policy No	Percentage Written
Aspen Insurance UK Ltd	N0AF44025A0S	40.00%
AXA Insurance UK Plc	LP PPP 7063696	60.00%

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