



Policy certificate

Insurance effected through the Coverholder:

CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA
United Kingdom

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

This Certificate is issued by the Coverholder in accordance with the authorisation granted to the Coverholder under the Binding Authority Agreement with the Unique Market Reference stated within this Policy. This Policy comprises a Certificate, the Schedule, Wording and all other provisions and conditions attached and any endorsements issued.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this Policy.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

In Witness whereof this Certificate has been signed by:

A handwritten signature in black ink, appearing to be 'AR Ho', written over a horizontal line.

Authorised Official

Please examine this document carefully. If it does not meet your needs, please contact your broker immediately. In all communications the policy number appearing overleaf should be quoted.



SCHEDULE

POLICY NUMBER:	LAN-PNY-838-151
UNIQUE MARKET REFERENCES:	B087522C9N5055
THE INSURED:	ENTRYWAY LTD
ADDRESS:	George Leybourne House Fletcher Street E1 8HW UNITED KINGDOM
THE UNDERWRITERS:	Underwritten by certain underwriters at Lloyd's
THE INCEPTION DATE:	00:01 Local Standard Time on 20 Apr 2023
THE EXPIRY DATE:	00:01 Local Standard Time on 19 Apr 2024
TOTAL INSURED VALUE:	GBP18,394,374 as more fully detailed in the attached Schedule of Premises
TOTAL PAYABLE:	GBP3,072.08
Broken down as follows:	
Premium:	GBP2,654.00
Policy Administration Fee:	GBP100.00
Insurance Premium Tax:	GBP331.08
INDEMNITY PERIOD:	36 months in respect of INSURING CLAUSE 2 (SECTIONS A and B only) 90 days in respect of INSURING CLAUSE 2 (SECTIONS C, D, E and F only) 14 days in respect of INSURING CLAUSE 2 (SECTION G only)
TIME FRANCHISE:	6 hours
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	UK
CLAIMS MANAGERS:	CFC Underwriting Limited Please report all new claims to: newclaims@cfcunderwriting.com
WORDING:	T&S GB 1.1
ENDORSEMENTS:	STATEMENT OF FACT



LIMITS OF LIABILITY AND DEDUCTIBLES

ALL INSURING CLAUSES COMBINED

Aggregate limit of liability:	GBP18,394,374	in the aggregate
Deductible:	GBP0	each and every claim

INSURING CLAUSE 1: PROPERTY DAMAGE

SECTION A: PROPERTY AND CONTENTS DAMAGE

Aggregate amount insured:	GBP12,742,357	in the aggregate
---------------------------	---------------	------------------

SECTION B: ADDITIONAL EXPENSES

Aggregate amount insured:	GBP1,274,236	in the aggregate
---------------------------	--------------	------------------

SECTION C: BUILDING REGULATIONS AND LAWS

Aggregate amount insured:	GBP1,274,236	in the aggregate
---------------------------	--------------	------------------

SECTION D: LOOTING POST DAMAGE

Aggregate amount insured:	GBP1,274,236	in the aggregate
---------------------------	--------------	------------------

SECTION E: POLLUTANT AND CONTAMINANT CLEAN-UP COSTS

Aggregate amount insured:	GBP1,274,236	in the aggregate
---------------------------	--------------	------------------

INSURING CLAUSE 2: BUSINESS INTERRUPTION AND LOSS OF RENT

SECTION A: ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING

NO COVER GIVEN		in the aggregate
----------------	--	------------------

SECTION B: GROSS RENTALS

Aggregate limit of liability:	GBP5,652,017	in the aggregate
-------------------------------	--------------	------------------

SECTION C: UTILITIES

Aggregate limit of liability:	GBP565,202	in the aggregate
-------------------------------	------------	------------------

SECTION D: PREVENTION OR RESTRICTION OF ACCESS TO PREMISES

Aggregate limit of liability:	GBP565,202	in the aggregate
-------------------------------	------------	------------------

SECTION E: CONTINGENT BUSINESS INTERRUPTION

NO COVER GIVEN		in the aggregate
----------------	--	------------------



SECTION F: LOSS OF ATTRACTION

Aggregate limit of liability: GBP565,202 in the aggregate

SECTION G: THREAT

Aggregate limit of liability: GBP565,202 in the aggregate

SECTION H: PROFESSIONAL FEES

Aggregate limit of liability: GBP565,202 in the aggregate

INSURING CLAUSE 3: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Aggregate limit of liability: GBP1,839,437 in the aggregate, including **costs and expenses**

INSURING CLAUSE 4: BRAND REHABILITATION

Aggregate limit of liability: GBP100,000 in the aggregate

INSURING CLAUSE 5: COURT ATTENDANCE COSTS

Aggregate limit of liability: GBP100,000 in the aggregate



SCHEDULE OF PREMISES

ADDRESS:	POSTCODE:	PROPERTY AND CONTENTS DAMAGE:	ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING:	GROSS RENTALS:	TOTAL INSURED VALUE:
GEORGE LEYBOURNE HOUSE, FLETCHER STREET London England E1 8HW UNITED KINGDOM	E1 8HW	GBP12,742,357	GBP0	GBP5,652,017	GBP18,394,374



OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively, the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at enquiries@cfcunderwriting.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department
1 Lime Street
London
EC3M 7HA

Tel: +44 (0)20 7327 5696
Email: complaints-enquiries@lloyds.com

Your complaint will be acknowledged, in writing, within 5 business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after Lloyd's of London has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service in the United Kingdom. The contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone: +44 20 7964 0500 (from outside the UK)
Telephone: 0800 023 4 567 (from inside the UK)
Fax: +44 20 7964 1001

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.



The existence of this complaints procedure does not affect your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.



DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at enquiries@cfcunderwriting.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfcunderwriting.com/privacy>



STATEMENT OF FACT

ATTACHING TO POLICY
NUMBER: LAN-PNY-838-151
THE INSURED: ENTRYWAY LTD
WITH EFFECT FROM: 20 Apr 2023

It is understood and agreed that the following **CONDITION** is added to this Policy:

Statement of fact

You agree that the information provided in the application is both accurate and complete and that **you** have made all reasonable attempts to ensure this is the case by asking the appropriate people within **your** business. In the event that **you** become aware that any of the statements below are not true, **you** must notify **us** in writing as soon as practicable. In this event **we** reserve the right to amend the terms, conditions or **premium** of the Policy:

1. **You** are not aware of any threats, whether specific or intimated, against the **company** or the **premises**.
2. **You** are not aware of any loss or damage resulting from a terrorism related event that has occurred to the **company** or **premises** during the past 5 years.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY