redefining / standards

AXA Insurance UK
20 Gracechurch Street
London
EC3V 0BG

St Giles Insurance and Finance Services Limited
4 Tenterden Street
London
W1S 1TE

Date of Issue	18 Aug 2026
Effective Date	31 Aug 2026
Renewal Date	31 Aug 2027
Premium	£44,550.49
12% IPT	£5,346.06
Total	£49,896.55

Reason for Issue:
Renewal Policy

Policy No:	LP PPP 7056265	
Insured:	Coroscoba Ltd	
Property Insured:	2-14 Swan St and 4 Great Dover St, Berwick Court, London, SE1 1BG	
Occupation	Residential	
Commercial	N/a	
		Sum Insured
Section 1	(Buildings Declared Value)	£47,117,339
	(Buildings Sum Insured)	£63,608,408
Section 2	(Alternative Accommodation)	33.3%
	(Commercial Loss of Rent 36 Months)	£48,975
	(Contents of Common Parts)	£21,540
	(Landlord Contents)	£0
		Limit of Liability
Section 3	(Public Liability)	£10,000,000
Section 4	(Liability to Employees)	£0
Section 5	(Terrorism)	Not Insured
Section 6	(Legal Expenses)	£0
(Special Clauses)	Key Changes Summary Policy Wording Summary of Cover Leaseholder Summary of Cover	
Interested Parties	Cygne and BCML Ltd	
Cover Applicable	All Risks Cover unless specifically excluded	

AXA Insurance UK
20 Gracechurch Street
London
EC3V 0BG

Excesses:-

Subsidence	£1,500
Flood	£3,000
Fire, Lightning, Explosion, Aircraft	£500
Escape of Water	£500
All Other Losses	£500

AXA Insurance UK
20 Gracechurch Street
London
EC3V 0BG

St Giles Enhancements apply as below;

FM3 - Alternative accommodation and loss of rent cover

Under Section 1 - Buildings Extension of cover Alternative residential accommodation cover is deleted and replaced from the effective date shown on **your** schedule with:
We will cover **you** for

1. costs of reasonable alternative accommodation for **your** tenants and leaseholders, temporary storage or **your** tenants or leaseholders furniture and the cost of reasonable accommodation in kennels and catteries of **your** tenants and leaseholders dogs and cats

or

1. loss of **rental income** which should have been paid to **you**

while the residential portion of the **buildings** cannot be lived in or access is denied as a result of **damage** insured by this **policy** at the **premises** where the loss has occurred**.**

The cover will only apply where **we** have made a payment or accepted liability under this section. The most **we** will pay for this cover is 33.3% (for part 1 alternative accommodation) or 33.3% (for part 2 loss of **rental income**) of the sum insured on the **building** that has been **damaged** for a maximum period of 36 months from the date of **damage**. Provided that this cover is not insured elsewhere.

You can make a claim under Part 1 or Part 2 in respect of each individual flat or property but not under both Parts 1 and 2 for the same individual flat or property.
If **you** make a claim under this cover **you** cannot make a claim under the Residential property denial of access cover for the same incident.

628 - Managing Agents cover - unnamed

At **your** request, **we** will cover under section 3 - Public liability the legal liability of **your** managing agent(s) arising from the performance of duties under the terms of your agreement with the managing agent(s) in connection with the **business**.

The cover will apply only to the extent that it would have applied had the claim been made against **you** and **we** will not cover claims

1. for loss or damage to property let or managed by the managing agent or any property for which the managing agent is responsible
2. caused by or arising from any breach of professional duty in relation to the letting or management of property

The amount payable by **us** in total, on behalf of all entitled to cover, shall not in any circumstances exceed the limit of indemnity shown in **your** schedule as a result of this endorsement.

AXA Insurance UK
20 Gracechurch Street
London
EC3V 0BG

22A - Subrogation waiver cover

Under Section 1 - Buildings and Section 2 - Rental income, Extensions of cover, Subrogation waiver cover is deleted and replaced from the effective date shown on **your** schedule with:

In the event of a claim under this section **we** agree to waive any rights, remedies or relief to which **we** might have become entitled by subrogation against

1. any company standing in relation of parent to subsidiary (or subsidiary to parent) to **you**
2. any company which is a subsidiary of a parent company of which **you** are a subsidiary

in each case as defined by current law at the time of the **damage**

1. any tenant provided that
    1. the **damage** did not result from a criminal, fraudulent or malicious act of the tenant and/or
    2. the tenant contributes to the cost of insuring the **premises** against the event which caused the **damage**
2. any managing agent(s) provided that
    1. the **damage** did not result from a criminal, fraudulent or malicious act of the managing agent(s).

MORTGAGEES OR OTHER INTERESTS

The interest of the Owner(s), Mortgagee(s), Lessor(s) or other interested parties in each individual flat is automatically included in the policy, you only need tell us of these in the event of a claim.

Subject to the Terms, Conditions and Exceptions of the Policy.

Issued by St Giles Insurance & Finance Services Limited on behalf of AXA Insurance UK plc.

THE EXTRACTS FROM THE POLICY SHOWN ON THIS CERTIFICATE ARE FOR INFORMATION ONLY AND DO NOT FORM PART OF THE POLICY

AXA Insurance UK plc
Registered in England and Wales No 78950.
Registered Office: 20 Gracechurch Street, 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. Telephone calls may be monitored and recorded.
Full policy wordings can be obtained from www.stgilesgroup.co.uk or alternatively telephoning 020 7629 3176.