

**CERTIFICATE OF INSURANCE**

**Policy Number:** 3120744  
**Insurer:** Protector Insurance  
**Policyholder:** Royal Borough of Kensington and Chelsea and Leaseholders (for their respective rights and interest)  
**Period of Insurance:** From: 1<sup>st</sup> April 2026 To: 31<sup>st</sup> March 2027

**This document certifies that the above policy number provides insurance cover as per the given details below. The full terms, conditions and exclusions are shown in the Summary of Cover and Policy Wording, which can be obtained from Royal Borough of Kensington and Chelsea.**

Property insured:

Building sum insured:

Cover Fire, Explosion, lightning, earthquake or smoke, Storm or Flood, Riot, Malicious persons, Impact, Escape of Water, Heating fuel leaking from a fixed heating system, Theft or attempted theft, Falling radio or television receiving aerials, solar panels, wind turbines and security equipment, and masts, Falling trees or branches, Subsidence or heave of the land, or landslip, Accidental damage to drains, pipes, cables and underground tanks, Accidental Breakage of glass in doors or windows and Accidental Damage and Property Owners Liability

Terrorism cover is not included

Property Owners Liability: £5,000,000

Excesses: £250 each and every claim except for Subsidence which is increased to £1,000

**Claim notification**

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

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