



Policy certificate

Insurance effected through the Coverholder:

CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
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 read 'AR H', followed by a wavy 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:	POO0040694061
UNIQUE MARKET REFERENCES:	B087525C9N5055
THE INSURED:	Philadelphia Court RTM Company Limited
ADDRESS:	1-12 Philadelphia Court, 65 Uverdale Road London SW10 0SN UK
THE UNDERWRITERS:	Underwritten by certain underwriters at Lloyd's, led as stated in the Lead Insurer Information page
THE INCEPTION DATE:	00:01 Local Standard Time on 12 Feb 2026
THE EXPIRY DATE:	00:01 Local Standard Time on 12 Feb 2027
TOTAL PAYABLE:	GBP621.44
Premium breakdown:	
Premium:	GBP537.00
Insurance Premium Tax:	GBP64.44
Policy Administration Fee:	GBP20.00
INDEMNITY PERIOD:	12 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:	12 hours
DAY ONE UPLIFT:	35.00%
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	United Kingdom
CLAIMS MANAGER:	CFC Underwriting Limited Please report all new claims to: newclaims@cfc.com
WORDING:	Terrorism and Sabotage v2.0
ENDORSEMENTS:	Complaints Notice (NON USA) Day One Uplift Clause Statement of Fact Clause All Insuring Clauses Combined Aggregate Limit Of Liability Clause Clear Group Special Amendatory Clause

SCHEDULE

ALL INSURING CLAUSES COMBINED

Aggregate limit of liability: GBP4,323,278 in the aggregate

INSURING CLAUSE 1: PROPERTY DAMAGE

SECTION A: PROPERTY AND CONTENTS DAMAGE

Aggregate amount insured: GBP4,323,278 in the aggregate, sub-limited as shown on a separate Schedule overleaf

Deductible: GBP0 each and every claim

SECTION B: ADDITIONAL EXPENSES

Aggregate amount insured: GBP432,328 in the aggregate

Deductible: GBP0 each and every claim

SECTION C: BUILDING REGULATIONS AND LAWS

Aggregate amount insured: GBP432,328 in the aggregate

Deductible: GBP0 each and every claim

SECTION D: LOOTING POST DAMAGE

Aggregate amount insured: GBP432,328 in the aggregate

Deductible: GBP0 each and every claim

SECTION E: POLLUTANT AND CONTAMINANT CLEAN-UP COSTS

Aggregate amount insured: GBP432,328 in the aggregate

Deductible: GBP0 each and every claim

INSURING CLAUSE 2: BUSINESS INTERRUPTION AND LOSS OF RENT

NO COVER GIVEN



INSURING CLAUSE 3: BODILY INJURY AND PROPERTY DAMAGE LIABILITY

Aggregate limit of liability:	GBP2,500,000	in the aggregate, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

INSURING CLAUSE 4: BRAND REHABILITATION

NO COVER GIVEN

INSURING CLAUSE 5: COURT ATTENDANCE COSTS

Aggregate limit of liability:	GBP100,000	in the aggregate
Deductible:	GBP0	each and every claim

SCHEDULE OF PREMISES

INSURING CLAUSES 1 AND 2 SUB-LIMITS:

The amount insured for:

- a. **INSURING CLAUSE 1 (PROPERTY AND CONTENTS DAMAGE** sections only); and
- b. **INSURING CLAUSE 2 (ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING** and **GROSS RENTALS AND ALTERNATIVE PREMISES** sections only);

in respect of each building address is subject to the following sub-limit for each and every claim and in the aggregate:

BUILDING ADDRESS		PROPERTY AND CONTENTS DAMAGE ¹	ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING ²	GROSS RENTALS AND ALTERNATIVE PREMISES ³	TOTAL INSURED VALUE
1	1-12 Philadelphia Court, 65 Uverdale Road London SW10 0SN UK	GBP4,323,278	NO COVER GIVEN	NO COVER GIVEN	GBP4,323,278

¹ **PROPERTY AND CONTENTS DAMAGE** means **INSURING CLAUSE 1, SECTION A**

² **ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING** means **INSURING CLAUSE 2, SECTION A**

³ **GROSS RENTALS AND ALTERNATIVE PREMISES** means **INSURING CLAUSE 2, SECTION B**



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 recognize 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 CFC stating the nature of your complaint, the certificate and/or claim number.

You can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
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
Fidentia House
Walter Burke Way
Chatham
Kent ME4 4RN
Telephone: +44 (0)20 7327 5693
E-mail: complaints@lloyds.com

Your complaint will be acknowledged promptly in writing.

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 receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:



Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

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

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Service of Suit condition on the last page of your policy.

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 dataprotection@cfc.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.cfc.com/privacy>



OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

- a. is separate from and in addition to the premium stated in the Schedule;
- b. is not subject to any tax that would otherwise be applied to the premium; and
- c. constitutes a separate agreement between the Insured stated in the Schedule and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy



LEAD INSURER INFORMATION

POLICY NUMBER:	POO0040694061
THE INSURED:	Philadelphia Court RTM Company Limited
THE INCEPTION DATE:	12 Feb 2026

This page provides the details of the lead insurer for the cover purchased under this Policy. These details are provided to you to confirm which syndicates are providing this cover and the security of this Policy.

Coverage:	INSURING CLAUSE 1: PROPERTY DAMAGE INSURING CLAUSE 3: BODILY INJURY AND PROPERTY DAMAGE LIABILITY
UMR:	B087525C9N5055
Underwriters:	Underwritten by certain underwriters at Lloyd's
Led By:	Markel Syndicate Management Limited on behalf of MKL 3000



DAY ONE UPLIFT CLAUSE

ATTACHING TO POLICY POO0040694061

NUMBER:

THE INSURED: Philadelphia Court RTM Company Limited

WITH EFFECT FROM: 12 Feb 2026

It is understood and agreed that the third paragraph of "**HOW MUCH WE WILL PAY**" is deleted in its entirety and replaced with the following:

In respect of **INSURING CLAUSE 1 (SECTION A only)**, in the event the cost of repair, replacement or rebuilding is greater than the **limit of liability**, then **we** will consider increasing the applicable **limit of liability** by the percentage stated as the day one uplift in the Schedule. For the avoidance of doubt, in the event that the **limit of liability** for **INSURING CLAUSE 1 (SECTION A only)** is increased, the aggregate limit of liability in respect of **ALL INSURING CLAUSES COMBINED** will also be increased to the extent of the uplifted amount applicable to **INSURING CLAUSE 1 (SECTION A only)**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



STATEMENT OF FACT CLAUSE

ATTACHING TO POLICY POO0040694061

NUMBER:

THE INSURED: Philadelphia Court RTM Company Limited

WITH EFFECT FROM: 12 Feb 2026

The information stated below has been provided to **us** as part of **your** application for this Policy. It is important that this information is correct as **we** may seek to void this Policy or reject a claim in the event of any material misrepresentation. No misrepresentation will be deemed material unless knowledge of the misrepresented facts would have caused **us** not to issue this Policy.

If any of the information below is incorrect, please contact us as soon as is reasonably practicable.

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**



ALL INSURING CLAUSES COMBINED AGGREGATE LIMIT OF LIABILITY CLAUSE

ATTACHING TO POLICY POO0040694061

NUMBER:

THE INSURED: Philadelphia Court RTM Company Limited

WITH EFFECT FROM: 12 Feb 2026

It is understood and agreed that in the event the aggregate limit of liability stated in the Schedule for **ALL INSURING CLAUSES COMBINED** is less than any other **limit of liability**, then cover under this Policy is provided on a first loss limit basis. This means that notwithstanding anything contained within the Schedule or Schedule of Premises to the contrary, the maximum amount **we** will pay under this Policy is the aggregate limit of liability for **ALL INSURING CLAUSES COMBINED**.

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE
POLICY**



CLEAR GROUP SPECIAL AMENDATORY CLAUSE

ATTACHING TO POLICY POO0040694061

NUMBER:

THE INSURED: Philadelphia Court RTM Company Limited

WITH EFFECT FROM: 12 Feb 2026

It is understood and agreed that the following amendments are made to this Policy:

1. **INSURING CLAUSE 1 (SECTION A only)** is deleted in its entirety and replaced with the following:

SECTION A: PROPERTY AND CONTENTS DAMAGE

We agree to reimburse **you** for any reasonable sums incurred to:

- a. repair or rebuild **your premises**, including the costs to remove any debris and for professional services including architects, surveyors and engineers; and
- b. repair or rebuild any contract works undertaken on any building at **your premises**, including the costs to remove any debris and for professional services including architects, surveyors and engineers; and
- c. repair or replace **your contents** that have been lost or damaged;

as a direct result of damage to **your premises** or contract works first occurring during the **period of the policy** and caused by an **act of terrorism or sabotage**.

2. In the event **INSURING CLAUSE 1 (SECTION A only)** responds to any claim arising out of damage to contract works undertaken on any building at **your premises**, the following sub-limit will apply and not the applicable **limit of liability**:

Amount insured:	GBP250,000	each and every claim
		This sub-limit is a pa
		of and not in additio
		to the applicable lim
		of liability .

3. The third paragraph of "**HOW MUCH WE WILL PAY**" is deleted in its entirety and replaced with the following:

In respect of **INSURING CLAUSE 1 (SECTION A only)**, in the event the cost of repair, replacement or rebuilding is greater than the **limit of liability**, then **we** will consider increasing the applicable **limit of liability** by the percentage stated as the day one uplift in the Schedule. For the avoidance of doubt, in the event that the **limit of liability** for **INSURING CLAUSE 1 (SECTION A only)** is increased, the aggregate limit of liability in respect of **ALL INSURING CLAUSES COMBINED** will also be increased to the extent of the uplifted amount applicable to **INSURING CLAUSE 1 (SECTION A only)**.



4. The "Excluded property" **EXCLUSION** is deleted in its entirety and replaced with the following:

Excluded property

for the costs to repair, replace or rebuild:

- a. land or growing crops;
- b. aircraft or any other aerial device or watercraft;
- c. a land conveyance, including vehicles, locomotives or rolling stock, unless the land conveyance is specifically insured under this Policy and was located at your premises at the time it is damaged; or
- d. animals, plants and living things of all types.

5. The following **CONDITION** is added:

First period of insurance cover match

In the event **you** notify **us** of a claim which is not covered under the terms of this Policy but would have otherwise been covered under the terms of **your** policy that immediately preceded this Policy, then **we** will reimburse **you** for the claim under this Policy to the same extent as the policy that immediately preceded this Policy, provided that:

- a. the claim would not be excluded under the "Chemical or biological exposure", "Cyber perils" or "Nuclear" **EXCLUSIONS** of this Policy;
- b. the incident which gave rise to the claim first occurred during the **period of the policy**; and
- c. **you** supply **us** with a copy of **your** previous policy when first making a claim under this Extension Clause.

6. The third paragraph of the "Cancellation" **CONDITION** is deleted in its entirety and replaced with the following:

We reserve the right of cancellation in the event that any amount due to **us** by **you** remains unpaid more than 90 days beyond the **inception date**. If **we** exercise this right of cancellation it will take effect from 14 days after the date the written notice of cancellation is issued.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY