



Certificate

Policy no	AG992840	
Insured	Octagon Overseas Limited and Canary Riverside Estate Management Limited and YFSCR Limited trading as Canary Riverside Plaza and Riverside CREM 3 Limited and Yianis Hotels 3 Ltd	
Period of insurance	1 April 2023 to 1 April 2024	
Effective date	1 April 2023	
Date of issue	7 June 2023	
Premises	It is certified that insurance cover is in force under the above policy number as follows: Canary Riverside Estate (collectively), Westferry Circus, London, E14 8RS	
Occupation	Retail/Residential/Hotel/Offices/Health Club/Dry Cleaners	
Property ref/Folio	F001	
Buildings sum insured	£565,587,360	(Declared value - £435,067,200)
Enterprise zone allowance	Not Insured	
Rent receivable	£34,037,305	
Residential Property	33.3% of the Building Sum Insured for rent/alternative accommodation	
Landlords Contents	£638,300	(Declared value - £491,000)
Tenants Improvements	Not Insured	
Max indemnity period	60 Months	
Cover	Full All Risk	
FLEA Excess	£500 (Fire, Lightning, Explosion and Aircraft)	
Standard Excess	£500	
Subsidence Excess	£1,000	
Non Standard Excess	Escape of Water	£25,000
Property owners liability	No – Insured Separately	
Limit of indemnity	£-	
Employers Liability	No	
Limit of Indemnity	N/a	
Premium	£526,611.02	Including IPT
Other interests clause	It is agreed that the interest of various lessees, freeholders, mortgagees or debenture holders in the property insured are noted at your request. You undertake to declare the names, nature and extent of such interests at the time of the damage .	
Terrorism Buy Back Purchased	No	
Interested parties	Santander Corporate Banking as First Loss Payee above £250,000 and composite insured in respect of Canary Riverside development (excluding 46 Westferry Circus, Known as The Canary Riverside Plaza) & Bank of Cyprus Public Company Limited as First Loss Payee and Composite Insured above £400,000 in respect of 46 Westferry Circus only	
Endorsements		
Underwritten By	34.3%	Zurich Insurance plc
	34.3%	AXA insurance plc
	11.4%	RSA Insurance plc
	11.4%	Allianz Insurance plc
	8.6%	NIG Insurance UK Plc
	£100M/£350M	Travelers
	£195M/£450M	Chubb (75%), Zurich (25%)

For Full details this **certificate**, the **schedule** and policy wording should be read as one

Attachment 002 forming part of B0180PF2208598

Policy Certificate of Terrorism Insurance

RISK DETAILS

TYPE	: <u>Class of Business One</u> Sabotage and Terrorism Property Damage and Time Element Insurance. <u>Class of Business Two</u> Sabotage and Terrorism – Nuclear, Chemical, Biological and Radiological events only
POLICY NUMBER	: OCTA03T001
INSURED	: Octagon Overseas Ltd & Canary Riverside Estate Man Ltd & YFSCR Ltd T/as Canary Riverside Plaza&Riverside CREM 3 Ltd & Yianis Hotels 3 Ltd
PERIOD	: 01/04/2023 to 01/04/2024 Both Days at 12:01am at the address of the Insured local standard time
INTEREST	: Buildings, Contents, Loss of Rental Income as fully described in the attached wordings
INSURED'S ADDRESS	: Canary Riverside Estate, (Collectively), Westferry Circus, London, E14 8RS
LIMIT OF LIABILITY	: <u>Class of Business One</u> £ 100,000,000 (GBP) any one location and full value in the annual aggregate. <u>Class of Business Two</u> 10% of declared scheduled location value any one occurrence and in the annual aggregate, subject always to a maximum limit of liability of GBP 250,000 per location any one occurrence and in the annual aggregate in respect of Zone A. 100% of declared scheduled location value any one occurrence and in the annual aggregate, subject always to a maximum limit of liability of GBP 40,000,000 per location any one occurrence and in the annual aggregate where the Insured is directly targeted, and the release of NCBR (as defined within the Policy wording) material occurs within the boundary of the property owned by or operated by the Insured.
DEDUCTIBLE	: Nil but Material Damage Warranty to apply in respect of Loss of Rental Income
SITUATION	: Various throughout the United Kingdom, more fully described in attachment 001
CHOICE OF LAW & JURISDICTION	: Any dispute concerning the interpretation of this Policy shall be subject to the laws of England and Wales and the exclusive jurisdiction of any competent court within England and Wales
CONDITIONS	: Policy Wordings LMA 3030 amended and LMA 5042.
PREMIUM	: £42,852.29 inclusive of Insurance Premium Tax of £4,591.32
LOSS RECORD	: As advised to Reich Insurance Brokers Ltd dated 01/04/2023, there have been no known or reported losses to date
INTEREST	: Santander Corp Banking FLP over £250k & Composite Insured
ORDER HEREON	: 100% of 100% provided by Convex Insurance UK Limited
SECURITY	: 100% Convex Insurance UK Limited Rated A- AM BEST

Attachment 002 forming part of B0180PF2208598

Policy Certificate of Terrorism Insurance

RISK DETAILS

- TYPE** : Class of Business One
Sabotage and Terrorism Property Damage and Time Element Insurance.
Class of Business Two
Sabotage and Terrorism – Nuclear, Chemical, Biological and Radiological events only
- POLICY NUMBER** : OCTA03TE01/1
- INSURED** : Octagon Overseas Ltd & Canary Riverside Estate Man Ltd & YFSCR Ltd T/as Canary Riverside Plaza&Riverside CREM 3 Ltd & Yianis Hotels 3 Ltd
- PERIOD** : 01/04/2023 to 01/04/2024
Both Days at 12:01am at the address of the Insured local standard time
- INTEREST** : Buildings, Contents, Loss of Rental Income as fully described in the attached wordings
- INSURED'S ADDRESS** : Canary Riverside Estate, (Collectively), Westferry Circus, London, E14 8RS
- LIMIT OF LIABILITY** : Class of Business One
£500,115,665 (GBP) any one location and full value in the annual aggregate in excess of £100,000,000

Class of Business Two
10% of declared scheduled location value any one occurrence and in the annual aggregate, subject always to a maximum limit of liability of GBP 250,000 per location any one occurrence and in the annual aggregate in respect of Zone A.

100% of declared scheduled location value any one occurrence and in the annual aggregate, subject always to a maximum limit of liability of GBP 40,000,000 per location any one occurrence and in the annual aggregate where the Insured is directly targeted, and the release of NCBR (as defined within the Policy wording) material occurs within the boundary of the property owned by or operated by the Insured.
- DEDUCTIBLE** : Nil but Material Damage Warranty to apply in respect of Loss of Rental Income
- SITUATION** : Various throughout the United Kingdom, more fully described in attachment 001
- CHOICE OF LAW & JURISDICTION** : Any dispute concerning the interpretation of this Policy shall be subject to the laws of England and Wales and the exclusive jurisdiction of any competent court within England and Wales
- CONDITIONS** : Policy Wordings LMA 3030 amended and LMA 5042.

PREMIUM : **£164,792.32 inclusive of Insurance Premium Tax of £17,656.32**

LOSS RECORD : **As advised to Reich Insurance Brokers Ltd dated 01/04/2023, there have been no known or reported losses to date**

INTEREST : Santander Corp Banking FLP over £250k & Composite Insured

ORDER HEREON : 10% of 100% provided by Convex Insurance UK Limited, 6% of 100% provided by Lloyds Syndicate 2012 AAL, 1.5% of 100% provided by Lloyds Syndicate 1955 ASL, 19.81% of 100% provided by ReThink Underwriting Ltd, 2.12% of 100% provided by ReThink Tracker Political Violence, 18.75% of 100% provided by Lancashire Insurance Company (UK) Ltd, 6.35% of 100% provided by Lloyds Syndicate 3010 LRE, 4.99% of 100% provided by Lloyds Syndicate 0609 AUW, 7.99% of 100% provided by Mosaic Syndicate Services Ltd, 7.5% of 100% provided by Lloyds Syndicate 4000 HAM and 14.99% of 100% provided by Pine Walk Capital Ltd.

SECURITY : Convex Insurance UK Limited Rated A- AM BEST and Lloyds of London A.



Certificate

Policy no	JD994173
Insured	Canary Riverside Estate Management Ltd, Octagon Overseas Limited and Riverside CREM 3 Limited
Period of insurance	1 April 2023 to 1 April 2024
Effective date	1 April 2023
Date of issue	7 June 2023
	It is certified that insurance cover is in force under the above policy number as follows:
Premises	Canary Riverside Estate (collectively), Westferry Circus, London, E14 8RS
Occupation	Retail/Residential/Hotel/Offices/Health Club/Dry Cleaners
Property ref/Folio	F001
Buildings sum insured	Not Insured
Enterprise zone allowance	Not Insured
Rent receivable	Not Insured
Landlords Contents	Not Insured
Tenants Improvements	Not Insured
Max indemnity period	- Months
Cover	Property Owners Liability
Standard Excess	£350
Non Standard Excess	
Property owners liability	Yes
Limit of indemnity	£10,000,000
Employers Liability	No
Limit of Indemnity	N/a
Premium	£44,261.50 Including IPT
Other interests clause	It is agreed that the interest of various lessees, freeholders, mortgagees or debenture holders in the property insured are noted at your request. You undertake to declare the names, nature and extent of such interests at the time of the damage .
Terrorism Buy Back Purchased	Yes
Interested parties	
Endorsements	
Underwritten By	Zurich Insurance plc

For Full details this **certificate**, the **schedule** and policy wording should be read as one

Your Renewal Policy

CHUBB®

Chubb Ignite Excess Casualty Policy for:

Canary Riverside Estate Management Ltd, Octagon
Overseas Limited and Riverside CREM 3 Limited

Negotiated for you by:

Reich Insurance Brokers Ltd

Nick Symes

nick.symes@reichinsurance.co.uk

016 1834 8877

Chubb Ignite Excess Casualty Policy

Policyholder	Canary Riverside Estate Management Ltd, Octagon Overseas Limited and Riverside CREM 3 Limited	Address	Canary Riverside Estate (collectively) Westferry Circus LONDON E14 8RS
Policy Number	UKCASO20488123	Chubb Line	100%
Business Description	Property Management Company	Policy Form Reference	XSComb_18 (online)
Period from (inclusive)	01/04/2023 (as appears in the Primary wording)	Period to (inclusive)	31/03/2024 (as appears in the Primary wording)
Underwriter	XOL Ignite Underwriting Centre	Claims Notification to	Uk.claims@chubb.com

Excess Casualty Policy Schedule

Coverage Type	Coverage	Primary Insurer Reference	Primary Insurer	Chubb Limit of Liability	Underlying Limit
A	Public / Products Liability	JD994173	Zurich Insurance Company Ltd	GBP 15,000,000	GBP 10,000,000
B	Employer's Liability	Not Insured	Not Insured	Not Insured	Not Insured
C	Motor Third Party Liability – Cars	Not Insured	Not Insured	Not Insured	Not Insured
C	Motor Third Party Liability – Commercial Vehicles	Not Insured	Not Insured	Not Insured	Not Insured

Insurance Premium	GBP 5,243.14
Insurance Premium Tax	GBP 629.18
Total Amount Payable	GBP 5,872.32

Additional Terms and Conditions Endorsed to the Policy

ASBESTOS EXCLUSION X45

This Policy does not apply to any loss demand claim or suit arising out of or related in any way to asbestos or asbestos-containing materials.

The Company shall have no duty of any kind with respect to any such loss demand claim or suit.

FINANCIAL LOSS EXCLUSION X37

This Policy does not apply to liability for pecuniary loss cost or expense which is not incurred in respect of loss of or damage to material property or bodily injury.

PROFESSIONAL ADVICE EXCLUSION XE1

In respect of the indemnity provided by this Policy in excess of the Applicable Underlying Limit for Coverage Type A – Public and Products Liability stated in the Schedule, this Policy does not apply to liability arising out of the provision of or failure to provide instruction advice information or professional service whether or not a fee is involved.

This Exclusion does not apply in respect of instruction advice or information which is provided or which should be provided in connection with a Product.

USE OF HEAT EQUIPMENT AWAY FROM PREMISES EXCLUSION XAC

This Policy does not apply to liability caused by or arising from the use of electric oxy-acetylene or similar welding or cutting or grinding equipment blow lamps or blow torches away from the Insured's premises.

PROFESSIONAL ADVICE EXCLUSION XE1a

In respect of the indemnity provided by this Policy in excess of the Applicable Underlying Limit for Coverage Type A – Public and Products Liability stated in the Schedule, this Policy does not apply to liability arising out of the provision of or failure to provide instruction advice information or professional service whether or not a fee is involved.

This Exclusion does not apply in respect of instruction advice or information which is provided or which should be provided in connection with a Product.

For the purposes of this Exclusion, Product means anything sold, supplied, altered, constructed, repaired, serviced, designed, tested, installed or processed by or on behalf of the Insured including containers, packaging, labelling or instructions for use and which is not in the possession of the Insured at the time of the occurrence.

Contact Us

All queries about this policy should be made to:

Nick Symes
Medal House
197 Chapel Street
Manchester
M3 5EQ

Chubb European Group SE
100 Leadenhall Street
London, EC3A 3BP
United Kingdom

O +44 20 7173 7000

ChubbUKI@chubb.com

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb. Insured.SM

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

Real Estate Inspection Contract and Plant Protection

Policy Schedule

Policy Number				
Date Issued	22/06/2023			
Branch	REI			
Our Ref	Engineering			
The Agent	Reich Insurance Brokers Ltd			
The Insured	Canary Riverside Estate Management Ltd Octagon Overseas Limited and Riverside CREM 3 Limited			
The Insured's Postal Address	C/O Westminter Management Serv 50 Westferry Circus London E14 8RR			
Period of Insurance	From	12.00 hrs 01/04/2023	To	12.00 hrs 01/04/2024
	and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium			
Policy Form Ref	ZCYE445AA			
Renewal Date	01/Apr/2024			
First Fee/Premium Breakdown				
Inspection Fee	£13,509.93			
VAT at 20%	£2,701.98			
Insurance Premium	£3,242.20			
Insurance Premium Tax at 12%	£389.06			
Total Amount Due	£19,843.18			
Total Current Annual Fee/Premium	£16,752.13 excluding tax			

Policy Number	
Date Issued	22/06/2023
Location	Canary Riverside complex, 40 Westferry Circus, London, E14, 8RS
Description of Plant	0 x as Logged with Insurers

Cover	Limit of Liability	Indemnity Period
Sudden Unforeseen Damage	£500,000	Not applicable
Own Surround Property	£1,000,000	Not applicable
Increased Costs of Working	£250,000	12 months
Hired in Machinery	£25,000	Not applicable
Lifted Goods	£5,000	Not applicable
Storage Tank Contents	£25,000	Not applicable
Loss of Rental Income	£100,000	12 months

Excess

The first £250 of each and every loss or damage.

Additional Clauses Applicable

This Policy has been issued on the basis of information provided to and held by the Company and is subject to any alterations required following initial inspections by the Company's Engineer Surveyors.

Insurance cover provided by this Policy is for Plant which is currently inspected or has been notified as requiring inspection under the Inspection Contract. Newly acquired Plant of a similar nature is also covered provided that it is the intention to inspect such Plant hereunder. Cover is subject to satisfactory technical reports from the Company's Engineer Surveyors.

Real Estate Inspection Contract and Plant Protection Policy

V.A.T Invoice

V.A.T. No. 107 8316 77

Policy Number				
Date Issued	22/06/2023			
Branch	REI			
Our Ref	Engineering			
The Agent	Reich Insurance Brokers Ltd			
The Insured	Canary Riverside Estate Management Ltd Octagon Overseas Limited and Riverside CREM 3 Limited			
The Insured's Postal Address	C/O Westminster Management Serv 50 Westferry Circus London E14 8RR			
Period of Insurance	From	12.00 hrs 01/04/2023	To	12.00 hrs 01/04/2024
	and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium			
Renewal Date	01/Apr/2024			
First Fee/Premium Breakdown				
Inspection Fee	£13,509.93			
VAT at 20%	£2,701.98			
Insurance Premium	£3,242.20			
Insurance Premium Tax at 12%	£389.06			
Total Amount Due	£19,843.18			
Total Current Annual Fee/Premium	£16,752.13 excluding tax			

This VAT invoice replaces all previous invoices issued for this period.

CREM
Insurance Summary
2023

	Premium	Recharge (71.85%)
Building	£ 526,611.02	£ 378,370.02
Terrorism Primary	£ 42,852.29	£ 30,789.37
Terrorism Uplift	£ 164,792.32	£ 118,403.28
Property Owners Liability Primary	£ 44,261.50	£ 31,801.89
Property Owners Liability Uplift	£ 5,872.32	£ 4,219.26
Engineering	£ 19,843.18	£ 14,257.32
	<u>£ 804,232.63</u>	<u>£ 577,841.14</u>

INVOICE TO:

**Parkgate Aspen Limited
Wilberforce House
Station Road
London
NW4 4QE**

**CANARY RIVERSIDE
ESTATE MANAGEMENT LTD**

**50 Westferry Circus
Canary Riverside, London
E14 8RR
Tel: 0207 519 1000 Fax: 0207 519 6006**

Date/Tax Point: 26th June 2023
Invoice Number: INS-CREM23-24

VAT code: Standard
VAT number: 744 1701 51

INVOICE**Premises:**

Residential Element of Canary Riverside Estate, Westferry Circus, London E14 8RR
including Residential Car Parks

Description:

Property Insurance (including Terrorism & Property Owners Liability)
71.85% of £784,389.45 annual premium.

For the period 01/04/23 - 31/03/24

Residential Insurance	£549,229.49
Residential Car Park Insurance (364 Spaces)	£14,354.33

Engineering Insurance

71.85% of £19,843.18 annual premium

For the period 01/04/23 - 31/03/24	£14,257.32
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Total due	£577,841.14
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All premiums inclusive of Insurance Premium Tax (IPT).

Payment due by Return**Payment Methods:**

Cheque - made Payable to: Canary Riverside Estate Management Limited

Bacs - Bank Name: HSBC

Account Name: Canary Riverside Estate Management Limited

Sort Code: 40-02-44

Account Number: 71465627

Inv No & Date	Amount	Amount Paid	Balance
Invoice INS-CREM21-22A 22.03.22	(£14,491.42)		(£14,491.42)
Invoice INS-CREM20-21B 22.03.22	(£11,807.58)		(£26,299.00)
Invoice INS-CREM22-23A 28.06.22	(£147.70)		(£26,446.70)
Invoice INS-CREM23-24 26.06.23	£577,841.14		£551,394.44
Totals			£551,394.44