



Mrs Lorraine Shaw
Stone Cottage, 6a Towns Lane
Goadby Marwood
Melton Mowbray
Leicestershire
LE14 4LL
UK

Property Insurance Certificate

Insured: Mrs Lorraine Shaw
Policy Number: PRO24150303R1
Agreement Number: ERGO24/9135/KBIS
Policy Period: From: 29 September 2024 To: 28 September 2025 (Both Dates Inclusive)

THIS CERTIFICATE ONLY PROVIDES INSURANCE UNDER SUCH OF THE FOLLOWING SECTIONS AS HAVE THE WORDS "AS STATED HEREIN" OR HAVE A SUM INSURED OR LIMIT OF INSURER'S LIABILITY SPECIFIED THEREIN

Risk Address: Stables at Goadby Road
Stables at Goadby Road
Melton Mowbray
Leicestershire
LE14 4LP

Business: Private Yard
Description: Private Yard (2 premises)
2nd Premise:
New leaf Triangle
Goadby Road
LE14 4LP

Section 1	Material Damage - Specified Perils	
	Buildings (Reinstatement)	
<u>Item Number</u>	<u>Description</u>	<u>Sum Insured</u>
A2	Buildings of Non-Standard Construction - Excluding Buildings used for the Storage of Hay and/or Straw	£53,240.00
A3	Buildings of Timber Construction - Excluding Thatched and Field Shelters	£52,708.00
A6	Mobile Homes/Caravans	£5,500.00
A8	Log Cabin	£7,986.00
Section 2	Material Damage - All Risks	Excess: £250 Each and Every Loss or Damage
<u>Item Number</u>	<u>Description</u>	<u>Sum Insured</u>

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C3	Portable Jumps and Fences Geographical Limits	£1,000.00 United Kingdom
C10	Horse Trailers for Private Use Geographical Limits	£4,000.00 United Kingdom
Section 3	Glass	Included
Section 10	Property Owners Liability	Included
	<u>Limit of Indemnity:</u>	£2,000,000

Conditions: It is a condition precedent to Underwriters Liability that the Insured trailer is fitted with a fully operational Hitch Lock and Wheel Clamp when not in use. Subject otherwise to all of the terms,
It is a requirement of this Insurance that fixed electrical installations are tested by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every 3-year period and an IEE test certificate is issued showing no deviations.


Subjectivities: None Applicable

Exclusions: None Applicable

Payment Information

Terrorism Premium:	£0.00
Premium Excluding Terrorism:	£806.49
Premium Excluding Insurance Premium Tax:	£806.49
Insurance Premium Tax:	£96.78
Administration Fee:	£25.00
Total Premium:	£928.27

In witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by:

Authorised Signatory:  For KBIS BE Date: 20 September 2024

This Certificate of Insurance is valid according to the Schedule of Benefits and Policy Terms and Conditions.

Insurers This policy is Underwritten by ERGO UK Speciality Limited on behalf of Great Lakes UK Limited

Excess

Section 1 Material Damage – Specified Perils
£250 each and every loss IRO Fire, Explosion, Aircraft, Earthquake, Subterranean Fire, Theft, Malicious Damage, Impact & Falling Trees

£500 each and every loss IRO Riot, Storm, Flood, Weight of Snow & Escape of Water

Section 2 Material Damage – All Risks
£250

Appendix A-D Household Buildings and Contents
£250 each and every loss in respect of all perils other than Subsidence

Subsidence £1,000

General Enquiries All general enquiries regarding this insurance policy (excluding claims) should be referred to KBIS British Equestrian in the following ways:
- By Telephone on 01635 247474 or Fax on 01635 248660
0345 230 2323 | ask@kbis.co.uk | www.kbis.co.uk

- By Email to horseins@kbis.co.uk
- By Post to Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN

Claims Enquiries

Contact:
MPL Claims Management Ltd
The Octagon,
27 Middleborough,
Colchester,
CO1 1TG
Email: ergo@mplclaims.com
Telephone: 0345 0600014

Complaints

If Your complaint is about the way in which the Policy was sold to You or whether it meets Your requirements, You should contact the Broker who arranged the Policy for You:

KBIS Limited,
Cullimore House
Peasemore,
Newbury
Berkshire
RG20 7JN
Telephone: 01635 247474
Email: ask@kbis.co.uk

If Your complaint is about a claim, You should refer the matter to:

MPL Claims Management Ltd
The Octagon,
27 Middleborough,
Colchester,
CO1 1TG
Email: ergo@mplclaims.com
Telephone: 0345 060 0014

If Your complaint is about anything else, You should refer it to the contact details as set out below:

Ergo UK Speciality Ltd
10 Fenchurch Avenue
London
EC3M 5BN
E-mail: complaints@ergo-commercial.co.uk

Alternatively, You can ask Your Broker to refer the matter on for You. Please quote Your Policy number in all correspondence so that Your concerns may be dealt with speedily.

Regulation

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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