

DUAL ASSET UNDERWRITING ASSET PROTECTION INSURANCE

England & Wales - Commercial
Specific Risk Policy
Policy Wording

This Policy is underwritten by Elite Insurance Company Ltd, Isaac Newton Way, Grantham, Lincolnshire NG31 9RT. Elite Insurance Company Ltd are authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.



Certificate of Insurance

Policy Number:	00-24602816I0
Policy Commencement Date:	05/12/2016
Property:	1-3 Murraygate Dundee United Kingdom
Land Registry Number:	N/A
Insured Use	Continued use as a commercial premises as in existence on the Policy Commencement Date
Who is insured by this Policy, referred to as "you" or "your" in the Policy terms:	1. Murraygate Assets Limited
The Insurer that provides this insurance, referred to as "the Insurer" or "us" in the Policy terms:	Elite Insurance Company Limited - UK Branch, company registered in Gibraltar number 91111.
Policy Amount or Limit of Liability, which is the maximum amount of our liability under this Policy:	GBP 1,550,000.00
Insured Event(s):	<u>Access (Pedestrian and Vehicular)</u> You need to continue to access the rear of your Property including, for the avoidance of doubt, for the purpose of carrying out repair and/or renewal to the Property, across a rear access way which doesn't belong to you ('the Access Way'). The owner of the Access Way prevents you from using it for pedestrian and/or vehicular access to and from your Property, as you have no legal right to do so.
Additional Uninsured Matter(s):	<u>Access (Pedestrian and Vehicular)</u> The cost of maintaining or repairing the Access Way. Any Claim resulting from you refusing to contribute to the cost of maintaining or repairing the Access Way. Any Claim resulting from you obstructing the Access Way and/or preventing use of the Access Way by others, where they have a legal right to do so.
Additional Condition(s):	<u>Access (Pedestrian and Vehicular)</u> You cannot make an application to register a right of way over the Access Way without the Insurer's prior written consent.
Period of Insurance:	This Policy protects you forever. It also insures people who own all or part of the Property after you and any Mortgage Lenders or tenants who have an interest in the Property.
Excess:	GBP 0.00
Premium:	GBP 387.00
Insurance Premium Tax (10%):	GBP 38.70

This Policy is underwritten by Elite Insurance Company Ltd, Isaac Newton Way, Grantham, Lincolnshire NG31 9RT. Elite Insurance Company Ltd are authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.



Total:

GBP 425.70

In the event of a claim, general enquiry or to cancel this Policy please call DUAL Asset Underwriting on telephone number: +44 (0)20 7337 9888 or by email at realestate@dualgroup.com; or write to 1st Floor, Bankside House, 107 Leadenhall Street, London, EC3A 4AF United Kingdom.



Ian Keith
Managing Director
DUAL Asset Underwriting Limited

for and on behalf of **Elite Insurance Company Limited (the "Insurer")**

Please note that this Certificate of Insurance attaches to and forms an integral part of the Asset Protection Insurance Policy Document and must be read in conjunction with the said document.

Key Facts about your Specific Risk Insurance Cover

This is a summary of cover which is available from DUAL Asset Underwriting to protect against the specific Insured Event(s) listed in your Certificate of Insurance, which your conveyancer identified when purchasing or mortgaging your property. The Policy Document, which is attached, contains the full policy terms and conditions, limits and exclusions and can also be viewed and downloaded on our website. We encourage you to read this Key Facts summary and the Policy Document carefully.

Your Specific Risk insurance contract is made up of the Policy Document and your Certificate of Insurance and Statement of Fact. Your Certificate of Insurance states the policy's commencement date, the Insured Event(s) for which you are covered and any special terms and conditions. We advise you should check your Certificate carefully.

Your Specific Risk insurance policy continues to protect you and the Property for as long as the Property is affected by the Insured Event(s) unless limited in time by the Certificate of Insurance. It insures others who own the Property after you and any mortgage lenders or tenants who have an interest in the Property.

Your Specific Risk insurer is Elite Insurance Company Limited (the "Insurer") ("Elite"). This Policy is underwritten by Elite Insurance Company Ltd, Isaac Newton Way, Grantham, Lincolnshire NG31 9RT. Elite Insurance Company Limited (the "Insurer") are authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. DUAL Asset Underwriting Limited is an Appointed Representative of DUAL Corporate Risks Limited which is authorised and regulated by the Financial Conduct Authority.

We will not make any recommendation or give advice on this product, you will need to make your own choice as to whether or not you wish to proceed with purchasing this product, based on the information provided.

Cancellation

You may cancel this Policy within 14 days of the Policy Commencement Date, or the day on which you receive your Policy, and we will refund any premium you have paid us. If you wish to cancel this Policy at any other time, you must seek our written permission. If you cancel this Policy without our consent, we will not be liable to make any payment whatsoever to you, and the premium will not be refunded if it has been paid or will become payable if it has not been paid. You cannot make a Claim after cancelling this Policy. To cancel this Policy, contact DUAL Asset Underwriting at the address shown below and in the Certificate of Insurance.

Claims

You must tell DUAL Asset Underwriting within 28 days of becoming aware of anything that may result in a Claim under this Policy; even if you are not sure you want or need to make a Claim. To make a Claim, contact DUAL Asset Underwriting at the address shown below and in the Certificate of Insurance.

How to Complain

If there is any occasion where service does not meet your expectations in the first instance please contact **Your** legal representative or broker.

If **You** remain dissatisfied please contact DUAL:

In writing:
Head of Compliance
DUAL Corporate Risks Limited
107 Leadenhall Street
London EC3A 4AF
By email: complaints@dualgroup.com
By phone: +44 (0)20 7337 9888

In the first instance, DUAL will review **Your** complaint and hope to resolve the matter. DUAL will investigate the circumstances regarding **Your** complaint and write to **You** within four weeks with our response.

If **You** are not happy with the way DUAL has handled your complaint, **You** can refer your case to the Financial Ombudsman Service (FOS). This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff.

The FOS can be contacted at:

In writing:
The Financial Ombudsman Service
Exchange Tower
London E14 9SR
By email: complaint.info@financial-ombudsman.org.uk
By phone: 0800 023 4567/ 0300 123 9123

You can find information on the FOS at www.financial-ombudsman.org.uk

Please remember that **You** may have to refer **Your** complaint to the FOS within specific timelines. We will communicate the applicable timeline in our response to your complaint.

Making a complaint will not affect your legal rights.

Contact Details

If you want to cancel, claim or make a complaint, please call DUAL Asset Underwriting on telephone number: +44 (0)20 7337 9888, email us at realestate@dualgroup.com or write to Bankside House, 107-112 Leadenhall Street, London, EC3A 4AF, United Kingdom.

Introduction

We would like to thank you for purchasing this Asset Protection insurance policy (the "Policy"). This Policy provides you with insurance protection for the specific legal risk(s) that was identified during the transaction, as shown in the Insured Event(s) section of your Certificate of Insurance.

This Policy is arranged by DUAL Asset Underwriting, acting on behalf of Elite Insurance Company Limited (the "Insurer"). This Policy is a contract of insurance between you and the Insurer.

This Policy is based upon the information and statements that were provided when applying for the policy. In return for payment of the premium by you, the Insurer will provide insurance in accordance with the "Insured Events", "Uninsured Matters" and "Policy Terms and Conditions" contained in, or endorsed upon, this Policy against such liability for Loss or Damage and Authorised Expenses that may be incurred by you.

This Policy Document along with your Certificate of Insurance must be read together as one contract of insurance.



Ian Keith

Managing Director
DUAL Asset Underwriting

for and on behalf of **Elite Insurance Company Limited – UK Branch** (the "Insurer").

Definitions

Certain words in this Policy have particular meanings that are described below.

Authorised Expenses:	Legal fees and expenses that we are obliged to pay, which your Legal Representative incurs in defending you or pursuing your Claim because of an Insured Event. These fees and expenses must always be reasonably and properly incurred. We must approve them in writing before they are incurred.
Certificate of Insurance:	The certificate issued by DUAL Asset Underwriting on behalf of the Insurer to certify that you will be indemnified in accordance with the terms and conditions of this Policy.
Claim:	A claim brought by or against you, for any of the Insured Events.
Court:	A court of law in England & Wales, or a public authority or body, which has the power to make a final legal ruling which affects the Property, for example the Upper Tribunal (Lands Chamber) or a Local Authority.
DUAL Asset Underwriting:	DUAL Asset Underwriting Limited, company registered number 8494511, acting on behalf of the Insurer. DUAL Asset Underwriting is an Appointed Representative of DUAL Corporate Risks Limited.
Final Judgment:	A judgment of a Court that cannot legally be appealed further.
Insured Event:	The issue or event that has led to a Claim, as set out in the "Insured Events" section of this Policy and in the Certificate of Insurance.
Insurer, we, us, our:	Elite Insurance Company Limited – UK Branch, company registered in Gibraltar number 91111. This Policy is underwritten by Elite Insurance Company Ltd, Isaac Newton Way, Grantham, Lincolnshire NG31 9RT. Elite Insurance Company Ltd are authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority.
Legal Representative:	The person that we appoint to represent you and protect your interests during a Claim.
Loss or Damage:	<ul style="list-style-type: none">- Money or some other remedy that you must pay to someone else as a result of an Insured Event. This includes an award that a Court orders to be paid to settle your Claim, or expenses that you incur complying with an order of a Court, including an injunction.- The difference in the value of your Property immediately before and immediately after a Claim resulting from an Insured Event.- Demolition and/or reinstatement costs resulting from an Insured Event.- Costs (including architects' and surveyors' fees and planning and option costs) that you have already incurred or contracted to incur on any development works or fitting out costs in accordance with the Insured Use which are wasted because of an Insured Event.- Interest due under the terms of a mortgage on your Property if your planned development works are delayed by an order of a Court, because of an Insured Event.

Period of Insurance:	The Policy, and the cover afforded by it, starts on the Policy Commencement Date, which is stated in the Certificate of Insurance. The Policy continues to protect you and the Property for as long as the Property is affected by the Insured Events unless the Insured Events are limited by the Certificate of Insurance.
Policy Amount or Limit of Liability:	The maximum amount of our liability to you under this Policy, which is stated in the Certificate of Insurance. Any payment of Authorised Expenses will not reduce the Policy Amount or Limit of Liability.
Policy Commencement Date:	The date this insurance contract commences, which is stated in the Certificate of Insurance.
Property:	The real estate described in the Certificate of Insurance, which will be used in accordance with the Insured Use. Please contact us immediately if the property details described in the Certificate are not correct.
Uninsured Matters:	Risks and events, for which we will not be liable, set out in the "Uninsured Matters" section of this Policy.
You, your:	The person(s), company, partnership or other legal entity named in the Certificate of Insurance that are insured by this Policy, including others who own the Property after you, and any mortgage lenders or tenants who have an interest in the Property.

Insured Events

We will indemnify you for Loss or Damage for any of the Insured Events contained in your Certificate of Insurance. We will also pay your Authorised Expenses, which will not reduce the Policy Amount. In order to claim this indemnity, you must have paid the premium within 14 days of the Policy Commencement Date stated in the Certificate of Insurance.

Our indemnity is based upon the terms and conditions of this Policy, the Uninsured Matters listed below and any additional terms and conditions that are contained in the Certificate of Insurance.

Uninsured Matters

We will not indemnify you for Loss or Damage or pay Authorised Expenses, for the following Uninsured Matters;

1. Loss or Damage claimed by someone to whom you have disclosed the existence of this Policy (this does not include a potential purchaser with whom you are negotiating a sale of the Property, mortgage lender or tenant, or their advisors who you are allowed to show the policy to).
2. Any Loss or Damage because you cannot sell the Property because of an Insured Event.
3. Legal fees and other expenses which we did not authorise in writing before they were incurred.
4. Any Loss or Damage caused by pollution and/or contamination, war, invasion, riot, civil commotion, revolution or a similar event.
5. Claims which do not cause you to incur Authorised Expenses or any Loss or Damage.
6. Any Loss or Damage or Authorised Expenses resulting from a fraudulent, exaggerated or dishonest Claim or arising from untrue or incomplete information given when you applied for this Policy.
7. Any Loss or Damage (such as fire or flood) that would be covered by a standard buildings and/or contents insurance policy.
8. Any Loss or Damage resulting from a governmental body or public utility company exercising statutory rights over your Property.
9. It is agreed that this Policy excludes any Claim, costs or expenses which would expose DUAL Asset Underwriting to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
10. Any special Uninsured Matter described in the Certificate of Insurance.

Policy Terms & Conditions

1. Contract of insurance

This Policy, together with your Certificate of Insurance, forms a contract of insurance between you, DUAL Asset Underwriting and the Insurer. This Policy is underwritten by the Insurer.

In return for you paying or agreeing to pay the premium, the Insurer will provide cover under the terms and conditions of this Policy and your Certificate of Insurance, for loss that occurs during the Period of Insurance.

This Policy is based on information given by you, or by someone acting on your behalf, to the Insurer and DUAL Asset Underwriting.

Making a false statement or misrepresenting or withholding information from either the Insurer or DUAL Asset Underwriting could result in your Policy being voided (as if the Policy never existed), all Claims under your Policy being refused and all premiums that you have paid being retained.

It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. If there are any errors on your Certificate of Insurance or the information provided is not correct, your Policy may be voided.

Except as otherwise provided for by law or expressly stated in this Policy, no third party shall have any rights under this Policy or the right to enforce any part of it.

2. The term of this Policy and how to cancel your Policy

The Policy, and the cover afforded by it, starts on the Policy Commencement Date, which is stated in the Certificate of Insurance. The Policy continues to protect you, others who own the Property after you and any mortgage lenders or tenants who have an interest in the Property, for as long as the Insured Events cause a risk to the Property.

You may cancel this Policy within 14 days of the Policy Commencement Date and we will refund any premium you have paid us. If you wish to cancel this Policy at any other time, you must seek our written permission. You cannot make a Claim after cancelling this Policy.

To cancel this Policy, contact DUAL Asset Underwriting at the address shown in the Certificate of Insurance.

3. Making a Claim

You must tell DUAL Asset Underwriting within 28 days of becoming aware of anything that may result in a Claim under this Policy, even if you are not sure you want or need to make a Claim.

To make a Claim, contact DUAL Asset Underwriting at the address shown in the Certificate of Insurance.

Once we have received your Claim we will:

- Register your Claim
- Give you a reference number to quote
- Explain the process, including confirming what you are covered for and arrange next steps

Remember, once your Claim has been accepted by us, it is our aim to defend you, at our expense, to resolve the Claim as efficiently as possible.

4. Dealing with Claims under this Policy

You or any other person who makes a Claim under this Policy must not negotiate, admit fault or make any payment, offer or promise of payment unless you have our written permission. We have the right to refuse to indemnify you for any payment, offer or promise of payment that does not have our permission.

You must co-operate with us at all times and we have the right to reduce your Claim if you do not co-operate with us and that failure to co-operate affects our ability to assist you.

In dealing with any Claim under the terms of this Policy we will choose whether to defend you or pay you a cash amount equal to the cost of the Loss or Damage of your Claim. At any time, we can pay you an amount equal to the Policy Amount or any lower amount for which the Claim can be settled, after deduction of any money already paid. We may then give up control of and have no further liability in connection with the Claim.

We may carry out the defence or settlement of your Claim and;

- Take any legal action in the name of any person covered by this Policy;
- If necessary, choose a Legal Representative, who will act for you in any legal action.

If we decide to take legal action, we will not be obliged to pay your Claim until there is a Final Judgment. Whilst we are taking legal action on your behalf, if we believe that it is likely that we will not be successful, we have the discretion to agree a reasonable settlement with you to resolve your Claim.

We can do any of these in the name of any person claiming under this Policy. We will only pay Authorised Expenses that we have first agreed to, in writing.

Anyone who makes a Claim under this Policy must give us any reasonable information we ask for that is relevant to that Claim.

In the following circumstances, your Claim will be referred to an arbitrator who will be jointly appointed and will work in the way described in the complaints section of this Policy. The arbitrator will be a barrister with not less than 10 years' experience of such disputes:

- If we cannot agree how a Claim should be managed;
- If we accept liability, but you disagree with the amount we offer to pay;
- If you disagree with our decision to pursue litigation to a Final Judgement.

When the extent of your Claim and our liability to you under this Policy has been finally determined, we will pay you within 30 days of that determination. All payments made under this Policy reduce the Policy Amount. The exception to this are payments of Authorised Expenses, which are paid in addition to the Policy Amount and do not reduce it.

5. Other insurance

If any incident that leads to a valid Claim is covered under any other insurance policy, we will only pay our share of the Claim.

6. Keeping to the terms of the Policy

We will only pay a Claim if any person claiming cover has met with all the terms of the Policy, as far as they apply and the information provided, upon which this Policy is based, is complete and correct.

7. Your agreements with others

You may not assign any of the rights under this Policy without our express written permission.

8. Fraud

We will not pay any Claim that is in any part fraudulent or exaggerated, or if you, or anyone acting for you, uses fraudulent means to get benefits under this Policy.

If a fraudulent Claim has been made or there has been fraudulent activity to secure benefits under this Policy or secure cover at a lower price, this will result in your Policy being voided (as if the Policy never existed), all Claims under your Policy being refused and all premiums that you have paid being retained (and all premiums due to be paid being collected).

We may also notify the relevant authorities, so that they may consider criminal proceedings.

9. Notices, changes to policy terms and governing law

Every notice that needs to be given under this Policy must be given in writing and should include your Policy Number.

To be effective, any change to the terms of this Policy must be in writing. If you give us notice you must send it to the address that is detailed in your Certificate of Insurance. If we give you notice we must send it to your last known address.

English and Welsh law and the English language will apply to this Policy and the courts of England & Wales will deal with disputes that arise from its terms, unless agreed otherwise in writing with us.

10. How to Complain

If there is any occasion where service does not meet your expectations in the first instance please contact **Your** legal representative or broker.

If **You** remain dissatisfied please contact DUAL:

In writing:
Head of Compliance
DUAL Corporate Risks Limited
107 Leadenhall Street
London EC3A 4AF
By email: complaints@dualgroup.com
By phone: +44 (0)20 7337 9888

In the first instance, DUAL will review **Your** complaint and hope to resolve the matter. DUAL will investigate the circumstances regarding **Your** complaint and write to **You** within four weeks with our response.

If **You** are not happy with the way DUAL has handled your complaint, **You** can refer your case to the Financial Ombudsman Service (FOS). This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff.

The FOS can be contacted at:

In writing:
The Financial Ombudsman Service
Exchange Tower
London E14 9SR
By email: complaint.info@financial-ombudsman.org.uk
By phone: 0800 023 4567/ 0300 123 9123

You can find information on the FOS at www.financial-ombudsman.org.uk

Please remember that **You** may have to refer **Your** complaint to the FOS within specific timelines. We will communicate the applicable timeline in our response to your complaint.

Making a complaint will not affect your legal rights.

Elite Insurance Company Ltd and DUAL Asset Underwriting are covered under the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about the FSCS scheme can be obtained from the Financial Services Compensation Scheme who can be contacted at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3 7QU or www.fscs.org.uk.

11. Data Protection Notice

This notice contains important information about the use of any personal information we collect and store. Please make sure that you read this notice carefully if you are a retail consumer or give personal information on behalf of a commercial policy.

“Personal information” means any information given to DUAL Asset Underwriting and the Insurer about you, by you or anyone else in connection with the particular service or product that the Insurer is providing to you.

By taking out this Policy, you confirm that DUAL Asset Underwriting and the Insurer may use your personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under this Policy, you should also show this notice to anyone else whose personal information you give to us and ensure that you have their consent to provide their personal data, including sensitive personal data, where necessary, in connection with your Policy.

Your privacy is very important to DUAL Asset Underwriting and the Insurer. DUAL Asset Underwriting and the Insurer promise to respect and protect your personal information and try to make sure that your details are accurate and kept up to date. You should let DUAL Asset Underwriting and the Insurer know whenever your personal details change.

How we use your personal information

DUAL Asset Underwriting and the Insurer will use personal information which has been given to them to manage your Policy, including handling underwriting and claims. These activities may involve DUAL Asset Underwriting and the Insurer releasing personal information to other Insurers, the Police or other government agencies, regulatory authorities or agents providing services to DUAL Asset Underwriting and the Insurer or on behalf of DUAL Asset Underwriting and the Insurer. Some of these agents may be based outside the EEA but DUAL Asset Underwriting and the Insurer will make provision for your personal information to be protected whilst being transferred to and processed in these countries.

DUAL Asset Underwriting and the Insurer may use your personal information and the information about your use of DUAL Asset Underwriting's and the Insurer's products and services to carry out research and analysis about DUAL Asset Underwriting and the Insurer's products and services, as well as to service your needs in connection with your Policy. We may use email, telephone, post or other means to do this.

To assess your insurance application and the terms on which cover may be offered, and to process claims and maintain your Policy for the duration, DUAL Asset Underwriting and the Insurer may obtain information about you from credit reference agencies, fraud prevention agencies and databases. The agencies will record DUAL Asset Underwriting's and the Insurer's enquiries. A record of the credit search will be left on the credit file at the Credit Reference Agency. It will be visible to other lenders when they carry out future credit checks and may be used as part of their decision-making process when assessing credit applications.

Monitoring and recording calls

DUAL Asset Underwriting and the Insurer may monitor or record telephone calls to improve their service and to detect and prevent fraud.

Sharing information to prevent fraud

DUAL Asset Underwriting and the Insurer may share information which they hold and which has been supplied to them in connection with any application for insurance that you have made or any insurance policy which you have with them (including the renewal of any policy which you have with them), with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd), and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help DUAL Asset Underwriting and the Insurer check information that is given to them and to prevent fraudulent claims. When DUAL Asset Underwriting and the Insurer process your request for insurance cover, process any claims and maintain your Policy during the Period of Insurance, they may search these registers.

Dealing with others on your behalf

To help you to manage your Policy, DUAL Asset Underwriting and the Insurer will deal with you and/or any other person whom you have nominated and DUAL Asset Underwriting and the Insurer have accepted to be acting for you, if they call DUAL Asset Underwriting and the Insurer on your behalf in connection with your Policy and answer our security questions.

Sensitive information

Some of the personal information that DUAL Asset Underwriting and the Insurer ask you to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to your health, race, religion and any criminal convictions that you have. DUAL Asset Underwriting and the Insurer will only use sensitive personal data about you for the specific purposes for dealing with your Policy and to provide the services described in your Policy documents.

Further information

You are entitled to receive a copy of the information DUAL Asset Underwriting and the Insurer hold about you. If you would like a copy of your information held by the Insurer, please contact the Data Protection Officer at the following address: Elite Insurance Company Limited, Newton Chambers, Newton Business Park, Isaac Newton Way, Grantham, Lincolnshire, NG31 9RT. If you would like a copy of your information held by DUAL Asset Underwriting, please contact the Data Protection Officer at the following address: DUAL Asset Underwriting, 1st Floor, Bankside House, 107 Leadenhall Street, London, EC3A 4AF.

In all cases please give your name, address and (if you have one) your insurance policy number. You may be charged a small administration fee. Details will be provided at the date of request.

Asset Ownership Insurance

Commercial Real Estate

England & Wales

Specific Risk Policy

Insurer's Agent:

DUAL Asset Underwriting Limited,
107 Leadenhall Street,
London,
EC3A 4AF,
United Kingdom

(Registered in England: 8494511)

Email Address: realestate@dualgroup.com

Telephone Number: +44 (0)20 7337 9888

Insurer:

Elite Insurance Company Limited,
Isaac Newton Way,
Grantham,
Lincolnshire,
NG31 9RT,
United Kingdom

(Registered in Gibraltar number 91111)

Email Address: enquiries@elite-insurance.co.uk

Telephone Number: 0845 601 1221