

Insurance Requirements

<p>Insurance policy documentation</p>	<p>Our commercial portfolio is insured with Aviva Insurance Limited (“Aviva”) and a PDF copy of the full insurance policy document can be viewed or downloaded by clicking here.</p> <p>We would direct you to Aviva’s website which sets out its loss prevention standards and other compliance documentation at www.aviva.co.uk/riskolutions/help/fag/products/aviva-loss-prevention-standards/.</p> <p>This information should enable you to take proactive steps to ensure compliance with Aviva’s requirements in so far as they relate to the property which you occupy and your use of it.</p>
<p>Your obligations</p>	<p>Whilst you should refer to the terms of your lease, licence or other document governing your occupation of the relevant property (“Property”), it is likely that you will be obliged;</p> <ul style="list-style-type: none"> i. not to do or omit to do anything as a result of which any policy of insurance of the Property may become void or voidable or otherwise prejudiced; ii. to comply at all times with the requirements of the insurers relating to the Property; and iii. to comply with all laws relating to the Property, your occupation and use of the Property and the use or operation of all service media and machinery and equipment at or serving the Property. <p>From time to time, we may ask you to supply us with evidence of your compliance with both the insurers requirements and/or your wider obligations in relation to the Property.</p> <p>If you have not already done so, we invite you to carry out a compliance audit and refer you to the Health and Safety Executive’s website (www.hse.gov.uk/) which contains various resources for employers regarding risk management matters.</p>
<p>Inspections</p>	<p>Please note that Aviva carry out periodic insurance inspections and we may make contact with you from time to time, to arrange access for such purposes.</p> <p>We will then notify you of the findings of that inspection, where risk improvements are required to be carried out to the Property.</p>
<p>Action required</p>	<p>If you do not currently comply with the insurers requirements as set out in the policy document and the loss prevention standards mentioned above, you will need to take urgent steps to do so.</p> <p>If you are unsure about your obligations or you wish to discuss or clarify any matters arising from this guidance note, please speak to your dedicated Asset Manager, whose details you should already have, or speak to a member of our Estates team on (01494) 671331 or send an e-mail to info@sorbonestates.com .</p>

Version	Date	Review Frequency	Next Review
1.0	June 2018	Annually	June 2019