MARSH

The Portman Estate – Frequently Asked Questions

Policy Type:	**Property Owners Combined**
Policy Number:	**7541395**
Insurer:	**Zurich Insurance Company Ltd**
Policy Period:	**1st April 2026 – 31st March 2027**

Q How do I report a claim?

A If you are a leaseholder and have suffered buildings damage you may be able to make a claim on the Insurance Policy. All claims should be reported to The Portman Estate's nominated loss adjuster Sedgwick International UK - portman@uk.sedgwick.com or to your managing agents. If you are a tenant in a directly managed property, please contact The Portman Estate's Service Desk on 020 7563 1400.

Q Where can I obtain evidence that my property is insured?

A Insurance Certificates for all the properties on cover have been issued to tenants or to their managing agents. In most cases a new certificate is issued annually, after renewal.

Q Where can I find a copy of the Insurance Policy?

A A summary of the key terms of the Insurance Policy can be found in the Customer Information section of our website. Should you require a copy of the full policy wording please get in touch with your usual contact at The Portman Estate.

Q What is covered under the landlord's Insurance Policy?

A The landlord's Insurance Policy provides cover for the Building, Loss of Rent and Landlord's Public Liability as dictated by the insurance provisions of your lease. The Insurance Policy does not extend to provide cover for your personal contents.

Q Is Terrorism cover provided under the policy?

A Yes, via the Pool Re scheme, which is backed by the UK Government.

Q How do I know that the Insurance Policy is a good standard?

A Insurance is procured based on the following criteria: Insurance market conditions, claims experience and cover. The premium and cover is regularly reviewed to ensure that it is in line with best practice in the market. Following an extensive remarketing exercise as part of the 2026 renewal that involved over ten insurers, the lead insurer and supporting panel has changed effective from the 1st April 2026, delivering a substantial premium rate saving across the portfolio.

Q What is the excess on the policy?

A The excesses applicable to your property can be found on the Insurance Certificate.

Q What is the difference between Declared Value and Sum Insured?

A The Declared Value is the value declared at renewal for the cost to rebuild the whole building in the event of a total loss. The Sum Insured value is the Declared Value plus an inflationary increase to accommodate for any increases in building materials and construction costs that there might be throughout the reinstatement period.

Q Can our third-party interest or the interest of our lender be explicitly noted on the Insurance Policy?

A Owing to the number of interests across the portfolio it is not possible to explicitly note every interest; nonetheless the Insurance Policy does include a 'General Interests' clause which requires the name and nature of interests to be disclosed by the Insured in the event of damage.

Q As part of the financing for my property, my lender requires confirmation that the insurance premium has been paid in full; is this something you can provide?

A Insurer terms of credit are typically 90 days and the Insurance Policy does not contain any warranties, conditions or subjectivities which enable the cancellation of cover for non-payment of premium. Nonetheless should confirmation still be required, this can be obtained from The Portman Estate.

Q I am a tenant and wish to carry out works to my demise. Who do I need to notify and what information do I need to provide to ensure that the Insurance Policy is not invalidated?

A All planned works need to be notified to the Portman Estate who in turn will grant a 'Licence to Alter' as appropriate. A guide to the licence procedure can be found in the 'Download' section of our website. Alongside the licence, a completed copy of the 'Works Questionnaire' will need to be provided to Marsh. A completed copy of the questionnaire must be supplemented with evidence of the Contractor's Insurances showing a minimum Public Liability limit of £10,000,000 for works including the application of heat and £5,000,000 for works not involving the application of heat.

Q My contractor is insisting that they be noted under the Insurance Policy as a Composite Insured owing to JCT contractual obligations, are you able to accommodate this request?

A JCT option C stipulates that the 'Employer' arranges insurance for the works and existing structure in joint names with the Contractor. As the 'Employer' in this scenario is not the party who controls the insurances for the existing structure this clause cannot be complied with and should be removed from the contract using the C1 replacement schedule.