

The Portman Estate – Tenant Works

Policy Type: Property Owners Combined
Policy Number: SP27996910
Insurers: Allianz Insurance plc and Others
Policy Period: 1st April 2025 – 31st March 2026

It is acknowledged that throughout the life-cycle of your lease it is likely that you will need to undertake works to your demise, particularly at the commencement of the lease when your fit-out will need to be completed. During the license to alter process it is imperative that full details of the works are appropriately notified to ensure that the landlord's insurers are informed of the increased risk. The following pages include a questionnaire specifying what information needs to be disclosed and who this needs to be provided to. This disclosure is mandatory and full details must be supplied to Marsh 5 working days prior to the project commencing.

In terms of the specific requirements for cover:-

1. The landlord will continue to insure the 'Existing Structure' as required under the terms of the lease and the tenant or their Contractor will place separate cover for the actual works.
2. The tenant's Contractor must hold 'Public Liability' cover of at least GBP 10,000,000 each and every occurrence. Evidence of their insurance will need to be supplied alongside the completed works questionnaire.
3. If a JCT Contract is used it is important that the language of the contract is amended to reflect the fact that the tenant has no control over the insurances for the 'Existing Structure' and will not therefore be able to adhere to any 'Joint Named Insured' requirements. In order to ensure compliance, language which states that the Contractor is to benefit from being named as a 'Joint Named Insured' in respect of the 'Existing Structure' will need to be explicitly removed. This change is easily accommodated under the C1 replacement schedule of the 2016 JCT contract.
4. On completion of the works the building sum insured should be reviewed to ensure it reflects any increased value of the property resulting from the alterations.

If any of the above is unclear, please contact Daniel Bysouth at Marsh on 07469 402 725 or Daniel.Bysouth@marsh.com.



THE PORTMAN ESTATE CONTRACT WORKS QUESTIONNAIRE

Questions	Information
Name and Address of Employer (tenant/lessee) instructing the works	
Property Address (incl. Unit/Floor)	
Type of Works (new works, refurbishment non-structural, refurbishment-structural, other works)	
Brief Description of Works	
Period of Works (incl. start and end dates)	
Contract Works Value (incl. Fees)	
Name and Address of Main Contractor	
Contractors Public Liability Insurance Limit. Please attach evidence/confirmation (GBP 10,000,000 minimum)	

Questions	Information
Will the Sprinkler system be redesigned? If yes, please supply drawings for approval	
Will the Sprinkler system be shut off for any period?	
Duration of impairment (incl. start and end dates)	
Details of the affected areas	
Details of precautions	
Will there be any hot works?	
Please confirm that a hot works permit system will be in place?	

Please email completed questionnaire to: Daniel.Bysouth@marsh.com