LANGUAGE:UK

INSURANCE CERTIFICATE

Hereby, Concordia NV Antwerp, IJzerlaan 11 – 2060 Antwerpen (FSMA 022714) in its capacity as insurance broker of

[ENTITY], Ringlaan 17/E, Brecht with company number **[COMPANY NUMBER]** confirms that it has taken out fire insurance with insurer Vivium under the following terms:

Start date :	01/06/2019
Policy number:	231036460

The fire insurance covers damage to the contents of the storage areas and third-party claims of the owner, **[ENTITY]**, and its customers within the limits specified below.

Subject to the interests of Storo and the lessor, this coverage also extends to goods stored by users, provided that the insurance premium related to both the storage and the insurance has been paid by the user.

Specifically for you, the following coverage is noted:

- Name: **[CUSTOMER NAME]**
- Start date: **[CONTRACT START DATE]**
- Insured location and unit number: **[LOCATION] [UNIT NUMBER]**
- Insured capital at first risk according to user's choice: **[INSURED AMOUNT]**

The policy covers loss or damage to property during storage by fire, lightning, explosion, storm & hail, snow and ice pressure, breaking or leaking pipes, natural disasters, and theft involving signs of burglary or violent access to the premises,... With regard to theft, 50% coverage applies to the entire insured capital for "third party contents" (not applicable per tenant).

An indexed **excess** of **EUR 327.60** (as of 2/2025) applies per claim.
The insurer provides a waiver of subrogation towards tenants, subtenants, and users.

Excluded risks include unexplained disappearance/loss, inherent defects of the insured goods, and intentionally inflicted damage.

This certificate is provided for information purposes only and therefore neither alters the content of the insurance contract, nor the reciprocal rights and obligations of the parties concerned.

Issued in Antwerp, on **[CONTRACT START DATE].**

LANGUAGE:UK
Luc Van Antwerpen
CEO

This text constitutes a non-exhaustive summary of the special and general terms and conditions of the policy, and in case of inconsistency, in no way diminishes the actual policy terms and conditions.