

Mr John Morris
Charminster Close Residents Company Ltd
15 Windsor Road
Swindon
SN3 1JP

7th August 2008

Dear John,

Flats Insurance – 1-30 Charminster Close

Following receipt of the signed Schedules A & B and payment of £2,956.29, please now find enclosed the following:

- 1) MMA Insurance Policy Schedule
- 2) MMA Insurance Policy Booklet
- 3) Employers Liability Certificate
- 4) Markel (UK) Ltd Certificate of Insurance

If you have any queries please do not hesitate to call me on the Freephone number above.

Yours sincerely,



Vickie Cawte
Office Administrator

Email: vc@insurecg.co.uk



Authorised and regulated by
the Financial Services Authority

POLICY SCHEDULE

COMMERCIAL PROPERTY OWNERS Policy

Policy Number: PP04 021309112

Period of Insurance from 30th June 2008

To Expiry Date 30th June 2009

Agent
FLATS DIRECT
SUITE C10 ARENA BUSINESS CENTRE
NINE NIMROD WAY
FERNDOWN
DORSET
BH21 7SH

Agency No: 11459
Agent's Ref: VICKIE CAWTE

Premium Due £ 2665.52

plus Premium Tax (5.00%) £ 133.27

Total Payable £ 2798.79

Insured CHARMINSTER CLOSE RESIDENTS CO LTD

Trade(s) PROPERTY OWNER AND NO OTHER FOR THE PURPOSE OF THIS INSURANCE

Address C/O JOHN MORRIS 15 WINDSOR ROAD
SWINDON SN3 1JP

EXCESS

The Policy does not cover :

- a) the first **£250** of each claim under Section 1A - Buildings and Landlord's Contents (other than Fire, Lightning, Explosion and Earthquake)
 - b) the first **£250** of each claim under Section 1B - Glass
 - c) the first **£250** of each claim under Section 2 - Rent (other than Fire, Lightning, Explosion and Earthquake)
- subject to the maximum Excess in respect of a single incident not exceeding **£250**

The following Section(s) is/are in force

Property 1 :
Section 1A - Buildings and Landlord's Contents
Buildings situate:
1-30 Charminster Close
Swindon
SN3 3QB

Occupation/Use: Flats Constructed Pre 1990

Buildings Sums Insured

Declared Value £	Sums Insured £	Premium Excluding Tax £
---------------------	-------------------	----------------------------

3,360,175	4,200,219	2,360.10
-----------	-----------	----------

Data Protection Act

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

If you have any queries about the use of your information please write to the Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA

Reason for Issue NB-ADD TERRORISM COVER.

Schedule Dated

21st August 2008

Please read this Schedule and the page overleaf carefully and check that it meets your requirements.



MMA INSURANCE
Authorised and regulated by
the Financial Services Authority

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021309112

Insured **CHARMINSTER CLOSE RESIDENTS CO LTD**

The following Section(s) is/are in force

Landlords Contents at Property 1

N/A

15,000

0.00

Section 1B - Glass

Glass in the building(s) situate:-

**1-30 Charminster Close
Swindon
SN3 3QB**

INCLUDED

Section 1C - Owner's Liability to the Public

TERRORISM EXTENSION

3,375,175

305.42

Section 3 - Employers' Liability

1. Clerical And Managerial	1	£	100
2. Security Staff, General Maintenance Staff, Caretakers And Gardeners	0	£	0
3. All Other	0	£	0

N/A

N/A

N/A

N/A

N/A

N/A

Total Employers' Liability Premium

0.00

Reason for Issue **NB-ADD TERRORISM COVER.**

Schedule Dated **21st August 2008**

Please read this Schedule and the page overleaf carefully and check that it meets your requirements.



Authorised and regulated by
the Financial Services Authority

POLICY SCHEDULE

COMMERCIAL PROPERTY OWNERS Policy

Policy Number: PP04 021309112

Insured

CHARMINSTER CLOSE RESIDENTS CO LTD

The Endorsements shown below apply to your Policy.

For full details of the wordings please refer to the Policy Document or the Policy Schedule as appropriate.

Operative Endorsements

FLATS INSURANCE POLICY WORDING P101A 08/07

This Policy is a FLATS Insurance Policy underwritten on the Flats Insurance Policy wording (code P101A 08/07).

SUBSIDENCE EXTENSION

Notwithstanding Exception 4d) to SECTION 1A BUILDINGS the cover provided by SECTION 1A BUILDINGS AND SECTION 2 RENT is extended to include Damage caused by subsidence and or ground heave of the site or part of it on which the insured Property stands or landslip excluding

- i) Damage to yards car-parks roads pavements walls gates and fences unless Damage is caused to the buildings of the insured Property
- ii) Damage caused by bedding down of new structures or by the settlement or movement of made up ground or by coastal or river erosion
- iii) Damage occurring whilst the whole or part of the insured Property is in the course of erection structural alterations or repair or demolition
- iv) Damage caused by defective design or workmanship or defective materials
- v) Damage which commenced prior to the inception of the cover under this endorsement
- vi) The first £1,000 of the Sum Insured on Buildings whichever is the greater of each and every loss after the application of the Underinsurance Clause

Provided that the Insured

1. keeps the insured Property in good and substantial repair
2. notifies the Company immediately in writing in the event of
 - a) the operation of a cause insured by this Endorsement
 - b) demolition excavation or building being commenced at or affecting any part of the Property insured or the site or adjoining the site

In the event of demolition excavation or building the Company shall have the right to vary or cancel the cover provided by this endorsement

INCREASED EXCESS

It is hereby noted that the policy excess in respect to damage solely attributable to Storm/Flood is increased to £2,500

Reason for Issue

NB-ADD TERRORISM COVER.

Schedule Dated

21st August 2008



MMA INSURANCE
Authorised and regulated by
the Financial Services Authority

POLICY SCHEDULE

COMMERCIAL PROPERTY OWNERS Policy

Policy Number: PP04 021309112

Insured

CHARMINSTER CLOSE RESIDENTS CO LTD

The Extension shown below applies to your Policy.

TERRORISM EXTENSION

Notwithstanding Exception 3 to the Policy the cover provided by SECTION 1A BUILDINGS, SECTION 1B GLASS and SECTION 2 RENT is extended to include Damage and Consequential Loss the proximate cause of which is an Act of Terrorism carried out within the Territorial Limits provided always that the following Special Exclusions Special Conditions and Definitions shall apply to this extension:

SPECIAL EXCLUSIONS

This Extension does not cover

1. Damage or Consequential Loss directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from:
 - a) riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
 - b) Virus or Similar Mechanism or Hacking or Denial of Service Attack in respect of any Computer Equipment
2. Damage or Consequential Loss in respect of:
 - a) any Nuclear Installation or Nuclear Reactor
 - b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes.
 - c) any property which is insured by or would but for the existence of this Policy be insured by any form of transit or aviation or marine policy
 - d) any other type of property which is specifically excluded elsewhere in this Policy.

SPECIAL CONDITIONS

It is agreed that:

1. In any action suit or other proceedings where the Company alleges that any Damage or Consequential Loss is not covered by this policy at the burden of proving that such Damage or Consequential Loss is covered shall be upon the Insured.
2. This Extension is
 - a) not Subject to any of the exclusions specified elsewhere in this Policy other than those stated in the Special Exclusions above
 - b) subject to all the other terms limits of liability definitions provisos and conditions of this Policy (including but not limited to any excess or deductible to be borne by the Insured) except as expressly varied hereby

Definitions

For the purposes of this extension the following Definitions apply:

Act of Terrorism

Limited to Damage occasioned by or happening through or in consequence of an act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence

Computer Equipment

Any computer or other equipment or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not

Continued

Reason for Issue NB-ADD TERRORISM COVER.

Schedule Dated

21st August 2008

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021309112

Insured **CHARMINSTER CLOSE RESIDENTS CO LTD**

The Extension shown below applies to your Policy.

TERRORISM EXTENSION

Definitions

Denial of Service Attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non genuine traffic between and amongst networks.

Hacking

Unauthorised access to any computer or other equipment or component or system or item which processes stores or retrieves data, whether the property of the Insured or not.

Territorial Limits

Great Britain (Meaning England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987 not the Isle of Man nor the Channel Islands).

Virus or Similar Mechanism

Program code, Programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to Trojan horses worms and logic bombs.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation designed or adapted for

- a) the production or use of atomic energy
- b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
- Or
- c) the storage processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the course of the production or use of nuclear fuel

Nuclear Reactors

Any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons

Reason for Issue **NB-ADD TERRORISM COVER.**

Schedule Dated

21st August 2008



Authorised and regulated by
the Financial Services Authority

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(Where required by regulation 5 of the Employers Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by policy)

Where the policyholder is a company with one or more subsidiaries to which regulation 3(2) of the Regulations applies the policy covers the holding company and only the named subsidiaries (a).

Policy Number **PP04 021309112**

1) Name of Policyholder **CHARMINSTER CLOSE RESIDENTS CO LTD**

2) Date of commencement of insurance **30th June 2008**

3) Date of expiry of insurance **30th June 2009**

We hereby certify that subject to paragraph 2:-

1. The policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and

2. (a) The minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of MMA Insurance plc (Authorised Insurer)

Managing Director

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.