

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

18th June 2009

Dear Mr Morris,

Flats Insurance – 1-30 Charminster Close

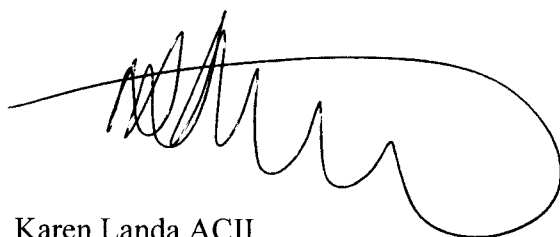
I refer to the above policy which falls due for renewal 30th June 2009 and our recent correspondence.

As requested I have renewed the MMA policy from 30th June 2009 at £2798.79 as per last years figures as requested.

Please find enclosed revised policy schedule and invoice.

Any queries whatsoever, please do not hesitate to call me on the Freephone number above.

Yours faithfully



Karen Landa ACII
Office Manager

Email: kl@insurecg.co.uk

Invoice

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

INVOICE NUMBER 3778
DATE OF INVOICE 18/06/2009

Details

MMA Flats Insurance 30/6/09 to 30/6/10
Insurance Premium Tax

Cost

2,665.52
133.27

*Paid
22/6/09.*

TOTAL NOW DUE **2,798.79**

Payment by cheque should be made payable to Flats Direct and sent to the address above.

Terms of invoice: 14 days from receipt



INSURANCE

Authorised and regulated by
the Financial Services Authority

**RENEWAL
INVITATION**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021309112

Renewal 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) FLATS CONSTRUCTED PRE 1990

Address C/O JOHN MORRIS
SWINDON

15 WINDSOR ROAD
SN3 1JP

Your Property Owner's policy is due for renewal.

The premium due should be paid to your Broker/Agent by the renewal date.

The relevant Sums Insured have been Index Linked in accordance with the Policy terms and conditions. The Renewal Premium reflects these changes. On payment of the renewal premium you will receive a new Policy Schedule which will show up to date details of cover, including the revised Sums Insured following the application of Index Linking. Please retain this with your Policy booklet.

Please check carefully that the cover provided by your Policy remains adequate and continues to meet your business and cover requirements. If any alterations are necessary please advise your Broker/Agent. May we remind you of the necessity of informing us of any material changes that have occurred since either last renewal or inception of this policy. If you have any doubt as to whether a fact is material you should seek the advice of your Broker/Agent.

You should keep a record of all information supplied (including copies of letters) relating to this Policy.

Alternative methods of payment (Mastercard/Visa card or monthly Direct Debits) are available

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

IMPORTANT

Anything printed in this box affects your Policy cover. Please attach it to your Policy.

Please see pages overleaf for details of our Claims Helpline and Notice to Policyholders

Data Protection Act

The information that you provide is collected by or on behalf of MMA Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect fraud or loss. We may use some of the information you provide for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purpose of marketing further product services to you.

Providing information supplied to us signifies your consent to it being used for these purposes. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes.

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.

**MMA COMMERCIAL CARE LINE
0844 902 0790**

Should you be unfortunate enough to have to make a claim, MMA Commercial Care Line will manage all aspects of the claim for you from the time it is reported.

MMA Commercial Care Line is a service exclusive to MMA Insurance.

The 0844 902 0790 telephone line is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims. They can:

- Take the details of your claim over the phone, in most cases removing the need for you to complete an incident report form.
- Help you outside normal opening hours with practical advice and emergency assistance.
- Arrange replacement goods lost or stolen using the latest product information.
- Take control of the management of your claim from start to finish.

Our aim is to bring your claim to a speedy and satisfactory conclusion.



INSURANCE

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POLICY SCHEDULE

COMMERCIAL PROPERTY OWNERS Policy

Policy Number: PP04 021309112

Period of Insurance from 30th June 2009

To Expiry Date 30th June 2010

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
SWINDON

15 WINDSOR ROAD
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 £
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3,360,175

4,200,219

2,359.65

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 R/A REMOVE INDEX LINKING

Schedule Dated

10th June 2009

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



INSURANCE

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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

Section 1B - Glass

Glass in the building(s) situate:-

1-30 Charminster Close
Swindon
SN3 3QB

Section 1C - Owner's Liability to the Public

TERRORISM EXTENSION

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

Total Employers' Liability Premium

Declared
Value
£

Sums
Insured
£

Premium
Excluding
Tax
£

N/A

15,000

0.00

INCLUDED

3,375,175

305.87

N/A

N/A

N/A

N/A

N/A

N/A

0.00

Reason for Issue R/A REMOVE INDEX LINKING

Schedule Dated 10th June 2009

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



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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 R/A REMOVE INDEX LINKING

Schedule Dated

10th June 2009



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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 Indirect 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 Indirect 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 Indirect 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 Indirect Loss is not covered by this policy at the burden of proving that such Damage or Indirect 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 R/A REMOVE INDEX LINKING

Schedule Dated

10th June 2009



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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

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Schedule Dated

10th June 2009