



# Certificate of Insurance

This is to certify that insurance is in force as follows

**Policy Number** RISFIPO353001/201100769A  
**Insured** Charminster Close Residents Company Ltd  
**Risk Address** 1-30 Charminster Close Swindon SN3 3QB United Kingdom

## Sums Insured and Limits

Declared Value	£3,525,008
Contents of Common Areas	£15,450
Loss of rent (period of cover : years)	£0
Property Owners Liability (Any one event and in the aggregate for Pollution)	£5,000,000
Employers Liability Limit of Indemnity	£10,000,000

## Premiums

Premium	£2,761.56
Terrorism Premium	£297.40
Insurance Premium Tax @ 6%	£183.53
Total Premium to Date (Including IPT)	£3,242.49

## Period

**Period of Cover** From 30/06/2011 To 30/06/2012 **Effective Date** 30/06/2011

## Perils Insured & Excesses

Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Riot, Civil Commotion, Malicious Damage, Storm, Escape of Water, Impact and Theft	£250
Subsidence, Landslip and/or Heave	£1,000
Flood Excess	£250
All Other Damage	£250

**Basis of Settlement** Buildings Day One (Non Adjustable) Basis 50.00% uplift.

**Clauses** Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted,  
Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 30%

## Subject to the Terms Conditions and Exceptions of the Insurer's Policy Document

**Date of Issue** 29/06/2011  
**Property Reference** COMM/06/CHAR

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Services Authority Register No 309410  
This policy is underwritten by Ageas Insurance Limited – Registered in England No 354568 Registered Office Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited is authorised and regulated by the Financial Services Authority Registered Number 202039



### CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

*(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 policy holder employs persons covered by the policy).*

Policy Number: **RISFIPO353001/201100769A**

1. Name of policy holder.

**Charminster Close Residents Company Ltd**

Excluding the following subsidiary(ies)

2. Date of commencement of insurance policy. **30/06/2011**

3. Date of expiry of insurance policy. **30/06/2012**

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 Guernsey, the Island of Jersey or the Island of Alderney, or to off-shore installations in territorial waters around Great Britain and its Continental Shelf (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million(c)

**Signed on behalf of Ageas Insurance Ltd (Authorised Insurer)**

**Mark Cliff**  
**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, or 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.

The information below is not required by the Regulations:

In paragraph 1 - Name of policy holder, "policy holder" means Insured as defined in the Policy.

#### **Ageas Insurance Limited**

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Registered Address Ageas House Tollgate Eastleigh Hampshire SO53 3YA Registered Number: 354568 England  
Authorised and regulated by the Financial Services Authority.