



Certificate of Insurance

This is to certify that insurance is in force as follows

Policy Number RISFIPO353001/201201018A
Insured Charminster Close Residents Company Ltd
Risk Address 1-30 Charminster Close Swindon SN3 3QB United Kingdom

Sums Insured and Limits

Declared Value	£3,599,033
Contents of Common Areas	£15,774
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	£2,946.07
Terrorism Premium	£303.64
Insurance Premium Tax @ 6%	£194.98
Total Premium to Date (Including IPT)	£3,444.69

Period

Period of Cover From 30/06/2012 To 30/06/2013 **Effective Date** 30/06/2012

Perils Insured & Excesses

Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Riot, Civil Commotion, Malicious Damage, Storm, Escape of Water, Impact and Theft	£500
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 06/07/2012
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: **RISFIPO353001/201201018A**

1. Name of policy holder.

Charminster Close Residents Company Ltd

Excluding the following subsidiary(ies)

2. Date of commencement of insurance policy. **30/06/2012**
3. Date of expiry of insurance policy. **30/06/2013**

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

Ageas House, The Square, Gloucester Business Park, Gloucester GL3 4AD Telephone 0845 122 3292 Fax 0845 122 3284
Registered Address Ageas House Tollgate Eastleigh Hampshire SO53 3YA Registered Number: 354568 England
Authorised and regulated by the Financial Services Authority.



W.R. Berkley Insurance (Europe), Limited

Registered Office: 40 Lime Street, London, EC3M 7AW

Registered in England & Wales 4681276

Tel: +44 (0)20 7280 9000 Fax: +44 (0)20 7280 9089

SCHEDULE

1	Policy Number:	DIJ111D4B816/340		
2	The Company	Charminster Close Residents Co Ltd		
3	Principal Address	15 Windsor Road Swindon SN3 1JP		
4	Policy Period	From: 30/06/2012 Both dates inclusive Greenwich Mean Time	To:	30 June 2013
5	Aggregate Limit of Liability	£100,000.00		
	5.a. Pollution Sub-limit of Liability	£250,000 or 25% (twenty five per cent) of the Aggregate Limit of Liability whichever is the lesser		
	5.b. Section 1.3 - Company Liability Sub-limit of Liability	£250,000 or 50% (fifty per cent) of the Aggregate Limit of Liability whichever is the lesser		
6	Retention			
	6.a Insuring Clause 1.2	NIL	each and every claim	
	6.b Insuring Clause 1.3 - Company Liability	£2,500	each and every claim	
7	Prior and Pending Litigation Date	30 June 2011		
8	Discovery period	a. 365 days b. 100% of Total Annual Premium		
9	Premium	£110.00		
	Insurance Premium Tax	£6.60		
	Total Payable	£116.60		
#	Endorsements	None		
<u>INSURERS PROPORTION</u>				
<i>W.R. Berkley Insurance (Europe) Limited</i>		100%		

Dated in London this day of

22/06/2012

Your Insurance Adviser's Details

flats ▶ **direct** ▶

Commercial & General Insurance Services Ltd
Suite C10, Arena Business Centre
9 Nimrod Way
Ferndown
BH21 7WH

Tel:

01202 862 660