



**W.R. Berkley Insurance (Europe), Limited**

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

Registered in England & Wales 4681277

Tel: +44 (0)20 7280 9000 Fax: +44 (0)20 7280 9090

## SCHEDULE

**Policy Number:**

DIJ144X4B816/222

**The Company  
Principal Address**

Charminster Close Residents Co Ltd  
15 Windsor Road  
Swindon  
Wiltshire  
SN3 1JP  
UK

**Policy Period**

**From:** 30 June 2014  
**Both dates inclusive Greenwich Mean Time**

**To:** 29 June 2015

**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

**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

**Prior and Pending Litigation Date**

30 June 2009

**Discovery period**

a. 365 days  
b. 100% of Total Annual Premium

**Premium**

£110.00

**Insurance Premium Tax**

£6.60

**Total Payable**

£116.60

**Endorsements**

None

### INSURERS PROPORTION

*W.R. Berkley Insurance (Europe) Limited*

**100%**

**Dated in London this day of**

**26/06/2014**

Your Insurance Adviser's Details



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

**Tel:** 01202 862 660



## Certificate of Insurance

**This is to certify that insurance is in force as follows**

<b>Policy Number</b>	RISFIPO353001/201400943A
<b>Insured</b>	Charminster Close Residents Company Ltd
<b>Risk Address</b>	1-30 Charminster Close Swindon SN3 3QB United Kingdom

### Sums Insured and Limits

Declared Value	£3,722,264
Contents of Common Areas	£16,315
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	£4,553.59
Terrorism Premium	£314.04
Insurance Premium Tax @ 6%	£292.06
Total Premium to Date (Including IPT)	£5,159.69

### Period

<b>Period of Cover</b>	From 30/06/2014 To 30/06/2015	<b>Effective Date</b>	30/06/2014
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### Perils Insured & Excesses

Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Escape of Water	£750
Subsidence, Landslip and/or Heave	£1,000
Flood Excess	£250
All Other Damage	£250

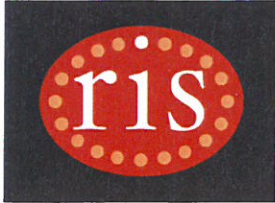
<b>Basis of Settlement</b>	Buildings Day One (Non Adjustable) Basis 50.00% uplift.
<b>Clauses</b>	Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted. Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 30% All units occupied / Professional tenants only. Standard construction and timber/concrete floors. No history of subsidence landslip heave or flood. Ageas policies exclude all cover for asbestos.

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

<b>Date of Issue</b>	06/05/2014
<b>Property Reference</b>	COMM/06/CHAR

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England and Wales No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Conduct Authority  
This policy is underwritten by Ageas Insurance Limited – Registered in England and Wales No 354568 Registered Office Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority





## 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: **RISFIPO353001/201400943A**

1. Name of policy holder.

**Charminster Close Residents Company Ltd**

Excluding the following subsidiary(ies)

2. Date of commencement of insurance policy. **30/06/2014**

3. Date of expiry of insurance policy. **30/06/2015**

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)**

**François-Xavier Boisseau – CEO, Insurance  
Ageas Insurance Limited**

### 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

#### Office address

Ageas House, The Square, Gloucester Business Park,  
Brockworth, Gloucester GL3 4FA

Telephone 0845 122 3292 Fax 0845 122 3284

#### Registered office address

Ageas House, Hampshire Corporate Park, Templars Way,  
Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

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regulated by the Financial Conduct Authority and the Prudential Regulation Authority

COM155 Oct 2013