

**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

1	Policy Number:	DIJ155X4B816/042	
2	The Company		
3	Principal Address	Heronbridge Close RTM Company Ltd 15 Windsor Road Swindon SN3 1JP	
		UK	
4	Policy Period	From: 01 February 2015 Both dates inclusive Greenwich Mean Time	To: 31 January 2016
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	01 February 2011	
8	Discovery period	a. 365 days b. 100% of Total Annual Premium	
9	Premium Insurance Premium Tax Total Payable	£100.00 £6.00 £106.00	
10	Endorsements	None	

INSURERS PROPORTION*W.R. Berkley Insurance (Europe) Limited**100%*

Dated in London this day of

26/01/2015

Your Insurance Adviser's Details

flats directCommercial & General Insurance Services Ltd
Suite C10, Arena Business Centre9 Nimrod Way Tel: 01202 862 660
Ferndown
BH21 7WH

Suite C10 Arena Business Centre
Nine Nimrod Way, Ferndown, Dorset BH21 7WH

fax: 01202 862661
email: info@insurecg.co.uk

Freephone 0800 731 6242

STATEMENT OF DEMANDS & NEEDS

Prepared for: Heronbridge Close RTM Company Ltd

Information received from you

We have based your Statement of Demands & Needs on the information provided to us and contained in the proposal form completed at renewal 2015. Your need was identified as a Directors & Officers Liability Policy to cover resident associations.

We have reviewed your insurance requirements and provided a quotation with W R Berkley. Our personal recommendation is made as we are satisfied that the insurer offers cover which is comparable with your previous insurance and the product is competitive in comparison with other contracts in the market that we have access to.

Your attention is drawn to the Insurers Summary of Cover. We have summarised below the demands and needs which are more specific to you and will be fulfilled by the policy cover recommended.

Cover

We have quoted on the basis of providing cover on a limit of indemnity of £100,000.

You have advised us there have been no claims in the last 3 years at this property.

Duty to disclose all material facts

You should already have been advised (and we take the opportunity to remind you) of your duty to disclose all material facts. This means that when seeking new insurance, amending or renewing an existing policy, that every proposer or insured must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. If you fail to disclose all material facts this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). If you are not sure whether a fact is material, you should disclose it. Should you require further guidance, please contact us.

If, when you have read this statement, you think that we need further information please let us know.

26th January 2015

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