

**Insurance Broking**

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[www.theovalgroup.com](http://www.theovalgroup.com)

Mr John Morris  
Heronbridge Close RTM Co Ltd  
15 Windsor Road  
Swindon  
Swindon  
SN3 1JP

10/01/2008

Dear John

**Oval Flat and Property Owner Insurance Renewal**

**Policy Number:** 58/BB/14804170  
**Renewal Date:** 01/02/2009  
**Our Reference:** 790700

As you are no doubt aware, your Oval Flat and Property Owner policy falls due for renewal shortly. As mentioned last year Oval Insurance Broking Limited SME Division (Oval SME) have agreed a unique new scheme with Allianz Insurance plc who are now our sole providers for this type of insurance

I am pleased to provide terms from Allianz Insurance plc as follows:-

Product	Last Year	This Year
Oval Flat and Property Owner	£620.47#	£650.32#

# This Premium includes 5% IPT and our administration fee of £18.00

**Please note that your Buildings Sum Insured for the forthcoming year has been increased by 5% due to 'index linking'.**

**Demands & Needs Statement**

**Our understanding of your Demands & Needs is that you require a Oval Flat and Property Owner policy.**

**You Do require Buildings cover £341,250**

**You Do not require Contents cover**

**You Do require Loss of Rent cover £68,250**

**You Do not require Employers Liability cover**

**You Do require Property Owners Liability cover £2,000,000**

**As we have not provided any advice, we strongly recommend you read the attached documentation to ensure that these insurances meet your demands & needs before you renew. If you have any queries, please let me know.**



Oval Insurance Broking Limited  
Registered Office: 9 South Parade,  
Wakefield WF1 1LR  
Registered in England No: 01195184  
Authorised and regulated by the  
Financial Services Authority



**Documents Enclosed**

1. Schedule of Cover
2. Statement of Fact - Please note that some assumptions may have been made about your risk details. Please check the documents carefully and, if these are incorrect or do not meet your requirements, please let us know.
3. Policy Document – Oval Flat and Property
4. Policy Summary Booklet(s) – Oval Flat and Property
5. Our Terms of Business
6. Invoice
7. Payment advice Form

Your payment options are shown on the enclosed Payment Advice form. To renew, please call us on 0117 926 1618 with your payment details.

**Your payment must be received by the renewal date to ensure your cover remains in force. If it is not received, then unfortunately this will result in your policy being lapsed from your renewal date and you will be responsible for any time on risk charge due.**

I trust this is in order, but look forward to receiving your renewal confirmation as soon as possible please. If however you have any queries please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read "Helen Madine".

**Helen Madine**

SME Account Manager  
Phone number: 0117 926 1618  
Email: [Helen.madine@oval7.theovalgroup](mailto:Helen.madine@oval7.theovalgroup)

## Client News

Allianz Cornhill Insurance plc changed its name with effect 30th April 2007 and will be known as Allianz Insurance plc.

With effect from renewal we have issued you with a new policy wording.

To avoid any misunderstanding of the cover provided by the Infectious and Contagious Diseases Extension included within the Loss of Rent Section of your Policy, our wording has been updated to clarify which specific illnesses and diseases are included.

Whilst there are no changes to the cover provided to you, it is important to us and to you that you take time to read the new clause wording to ensure that the cover provided meets your continuing needs and that you understand

- all of the terms, exclusions and conditions applying
- that the majority of the illnesses specified, should they occur or be discovered at your premises, require notification to the appropriate authority
- that should in the future the authorities specify any other illnesses as 'notifiable', cover will not be included for these illnesses unless agreed to in writing by us.

In addition, the Policy definition of 'Unoccupied' and the Unoccupied Building Condition have been amended for clarification purposes.

If there is anything you do not understand, or if you wish to request any changes, please let your insurance adviser or the Allianz office that issued your policy know. Adjustments can sometimes be negotiated.

# Oval Flat Owner Renewal Schedule

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**Please note that you must advise your insurance adviser of changes to the risk and items to be covered.**

Policy No: 58/BB/14804170 Agent: Oval Insurance Broking Limited  
 The Insured: Heronbridge Close RTM Co Ltd  
 Postal Address: 15 Windsor Road  
 Swindon  
 Swindon  
 SN3 1JP

Renewal Premium: £ 602.21  
 Insurance Premium Tax: £ 30.11  
 Total Renewal Premium: £ 632.32  
 Effective Date: 01/02/2009  
 Renewal Date: 01/02/2010  
 Business Description: Property Owner

The Premises Address: Premises 1: 1-6 Heronbridge Close, Westlea, Swindon, SN5 7DR  
 Premises 2: 19-24 Heronbridge Close, Westlea, Swindon, SN5 7DR

## **Clauses applicable to the whole policy:**

C/143/2 - Risk Improvements Condition  
 C/300/1 - Allianz Insurance plc

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## **Section 1 Property Damage**

### **Property at Premises 1: 1-6 Heronbridge Close, Westlea, Swindon, SN5 7DR**

Description	Sum Insured
Buildings Sum insured	£392,437 (£341,250)
Contents of Common Parts	£0 (£0)
All Other Contents Sum Insured	£0 (£0)

Excluded Events 10

Excess:	
Subsidence	£1000

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Property Damage Excess	£200
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### **Property at Premises 2: 19-24 Heronbridge Close, Westlea, Swindon, SN5 7DR**

Description	Sum Insured
Buildings Sum insured	£392,437 (£341,250)
Contents of Common Parts	£0 (£0)
All Other Contents Sum Insured	£0 (£0)
Excluded Events 10	
Excess:	
Subsidence	£1000
Property Damage Excess	£200

### **Section 2 Loss of Rent (specified Premise)**

#### **Property at Premises 1: 1-6 Heronbridge Close, Westlea, Swindon, SN5 7DR**

Sum Insured	£68,250
Maximum Indemnity Period	12 months

#### **Property at Premises 2: 19-24 Heronbridge Close, Westlea, Swindon, SN5 7DR**

Sum Insured	£68,250
Maximum Indemnity Period	12 months

### **Section 2 Loss of Rent (across all Premises)**

Sum Insured	£0
Maximum Indemnity Period	12 months

### **Section 3 Property Owners Liability**

Limit of Indemnity	£2,000,000
Excess:	
Third Party Property Damage Excess	£200

<b>Section 4 Employers Liability</b>	<b>Not Insured</b>
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### **Section 5 Legal Expenses**

Cover:	
Basic	
Events Insured 1, 2 & 3	

<b>Terrorism - Property Damage</b>	<b>Insured</b>
<b>Terrorism - Loss of Rent</b>	<b>Insured</b>
<b>Survey Required</b>	
<b>Property at Premises 1: 1-6 Heronbridge Close, Westlea, Swindon, United Kingdom, SN5 7DR</b>	<b>No</b>
<b>Property at Premises 2: 19-24 Heronbridge Close, Westlea, Swindon, United Kingdom, SN5 7DR</b>	<b>No</b>

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## **Clauses**

### **C/143/2 Risk Improvements Clause**

If this Policy has been issued/renewed subject to the Insurer completing a survey:

- the Premises or
- the site of any Contract Works or
- the site of any work carried out by or on behalf of the Insured away from any premises belonging leased rented or hired to the Insured

It is a condition precedent to liability that the Insured must comply with all risk improvements required by the Insurer within the time scales specified by the Insurer.

The Insurer reserves the right to amend the terms of cover if the Insured does not comply with this condition.

### **C/300/1 Allianz Insurance plc**

With effect from 30th April 2007 "The Insurer, We, Us, Our, Allianz Cornhill Insurance plc, Cornhill Insurance plc, The Company" shall mean Allianz Insurance plc.



## Statement of Fact

**This Policy, Schedule and Statement of Fact shall be read together and form the basis of the Insurance Contract.**

**They have been prepared in accordance with information that we have received from you through your Insurance Advisor.**

**It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Advisor immediately. Failure to do so could invalidate the policy from inception or result in a claim being repudiated.**

We strongly recommend that you keep a record of all information you have provided to your Insurance Advisor.

Policy No:	58/BB/14804170
The Insured:	Heronbridge Close RTM Co Ltd
Effective Date:	01/02/2009
Insurance Advisor:	Oval Insurance Broking Limited
Business Description:	Property Owner

## Basis of Acceptance

Allianz has accepted this risk based on the provision of the following information:

Number of Premises	2
The percentage of Premises Insured that are unoccupied?	0%

## Claims Experience

Risk been subject to more than 2 claims or total value of claims exceed £3,000 within past 3 years? No

Risk been claim free for at least 3 years? Yes

## Premise Specific Questions

### Address of Premises 1: 1-6 Heronbridge Close, Westlea, Swindon, SN5 7DR

Building use:	Residential property block of flats - Block of flats - purpose built
Multi-tenure?	No
(Multi-tenure = a single premise with more than one tenant where the portions occupied by the tenants are not divided by walls/floors of fire-resisting construction.)	
Year Premise Built	1982
The Premise has a current I.E.E. certificate.	No
The Premise has 24 hour security	No
The Premise is regularly inspected for damage and such inspections are recorded	No
The Premise has ATM's	No
The Premise has a sprinkler system	No

Construction of Premises?	Traditional
<i>[Fire-resisting/Non-combustible Traditional</i>	- <i>Fire-resisting/Non-combustible, including floors and stairs</i>
<i>Partly Combustible</i>	- <i>Walls constructed of brick, stone, concrete, but allows timber roof frame, floors and stairs</i>
<i>Combustible</i>	- <i>Up to 35% of construction is combustible</i>
<i>Combustible Composite Panels</i>	- <i>Over 35% of the construction is combustible</i>
<i>Polystyrene Composite Panels</i>	- <i>Combustible Composite Panels anywhere in the Premises</i>
	- <i>Polystyrene Composite panels anywhere in the Premises]</i>
Premise heating method:	Directly fired fixed heating system
What percentage of property is currently unoccupied	0%
Number of flats in block?	6
Floor construction in block?	Concrete
Number of Storeys?	2
Kitchen and/or bathroom facilities are shared	No
The Premise is occupied as Bedsits or is occupied by student or D.S.S. tenants.	No
The Premise is occupied as a hostel and/or used by local government or charitable housing associations	No

#### **Address of Premises 2: 19-24 Heronbridge Close, Westlea, Swindon, SN5 7DR**

Building use:	Residential property block of flats - Block of flats - purpose built
Multi-tenure?	No
(Multi-tenure = a single premise with more than one tenant where the portions occupied by the tenants are not divided by walls/floors of fire-resisting construction.)	
Year Premise Built	1982
The Premise has a current I.E.E. certificate.	No
The Premise has 24 hour security	No
The Premise is regularly inspected for damage and such inspections are recorded	No
The Premise has ATM's	No
The Premise has a sprinkler system	No
Construction of Premises?	Traditional
<i>[Fire-resisting/Non-combustible Traditional</i>	- <i>Fire-resisting/Non-combustible, including floors and stairs</i>
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Premise heating method:	Directly fired fixed heating system
What percentage of property is currently unoccupied	0%
Number of flats in block?	6
Floor construction in block?	Concrete
Number of Storeys?	2
Kitchen and/or bathroom facilities are shared	No
The Premise is occupied as Bedsits or is occupied by student or D.S.S. tenants.	No

## General Acceptance

This insurance contract is based on neither you nor your director(s) or partner(s) having:-

- been convicted of or charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received an official caution for a criminal offence within the last three years other than a (road traffic) motoring offence
- been declared bankrupt and/or are or have been subject of any winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvency, liquidation, receivership or administration
- ever been prosecuted for failure to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business which is the subject of this Insurance contract, or any other business which you, your partners or directors have been involved with, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

Where subsidence is covered all properties are:

- free from any sign of damage by subsidence and have no history of damage
- free from any cracks to external walls

Where you are required to do so under Health and Safety legislation you must:

- have and will continue to have a nominated person responsible for Health and Safety
- have and will continue to have an induction and on-going training programme which is reviewed and recorded
- have and will continue to have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify hazards.

**If any of the above statements are inaccurate you must contact your Insurance Advisor immediately.**

## Material Fact Requirement

Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy, or result in a claim being repudiated.

If at any time anything shall occur materially affecting the risk(s) insured you must as soon as possible give notice in writing to us.

## DATA PROTECTION ACT

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You must ensure that your directors, officers, partners and employees consent to our using their details in this way or you must notify us of any objections.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal

or written consent from the Insured Persons to such information being processed by us and that this fact is made known to the Insured Persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.



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VAT No.424639251

## INVOICE

Date: 10 January 2008

Invoice No: 2907

Client ref: 790700

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium (£)
Oval Flat and Property Owner	Allianz Insurance plc	58/BB/14804170	01/02/09 - 31/01/10	602.21
Sub total				602.21
Total fees				18.00
VAT on fees	(17.5% on £0.00)			0.00
Other VAT	(17.5% on £0.00)			0.00
IPT				30.11
<b>TOTAL</b>				<b>£650.32</b>

Please make cheques payable to Oval Insurance Broking Limited

Paid  
21/1/08.