



Insurance Broking
6th Floor, Temple Circus House
Temple Way
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www.theovalgroup.com

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

14/01/2009

Dear Mr Morris

Oval Flat and Property Owner Insurance Renewal – 01/02/2009
Policy Number: 58/BB/16171285
Our Reference: 790700

I refer to the above and confirm that the policy has been renewed in accordance with your instructions.

Please find enclosed the following documents: -

- Paid Invoice as a receipt for your records.

I trust that you will find the enclosures to be in order and thank you for your continued support. Please do not hesitate to contact me if you have any queries.

Yours sincerely

Helen Madine
SME Account Manager
Phone number: 0117 300 6161
Email: helen.madine@theovalgroup.com



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VAT No.424639251

INVOICE

Date: 14 January 2009

Invoice No: 5138

Client ref: 790700

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium (£)
Oval Flat and Property Owner	Allianz Insurance plc	58/BB/16171285	01/02/09 - 31/01/10	682.49
Sub total				682.49
Total fees				20.00
VAT on fees				0.00
Other VAT				0.00
IPT				34.12
TOTAL				£736.61



COMMENTS:

Payment Received with Thanks.

Oval Flat Owner Renewal Schedule

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

Policy No: 58/BB/16171285 Agent: Oval Insurance Broking Limited
The Insured: Heronbridge Close RTM Co Ltd
Postal Address: 15 Windsor Road
Swindon
Swindon
SN3 1JP

Renewal Premium: £ 682.49
Insurance Premium Tax: £ 34.12
Total Renewal Premium: £ 716.61
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
Premises 3: 7 - 13 Heronbridge Close, Swindon, Swindon, SN5 7DR

Clauses applicable to the whole policy:

C/143/2 - Risk Improvements Clause
C/300/1 - Allianz Insurance plc
C/501/1 - Manslaughter Defence Costs

Section 1 Property Damage

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

Description	Sum Insured
Buildings Sum insured	£419,908 (£365,137)
Contents of Common Parts	£0 (£0)
All Other Contents Sum Insured	£0 (£0)

Excluded Events 10

Excess:

Policy Number: 58/BB/16171285

1

09/01/2009

Subsidence	£5000
Property Damage Excess	£200

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

Description	Sum Insured
Buildings Sum insured	£419,908 (£365,137)
Contents of Common Parts	£0 (£0)
All Other Contents Sum Insured	£0 (£0)

Excluded Events 10

Excess:	
Subsidence	£5000
Property Damage Excess	£200

Property at Premises 3: 7 - 13 Heronbridge Close, Swindon, SN5 7DR

Description	Sum Insured
Buildings Sum insured	£419,908 (£365,137)
Contents of Common Parts	£0 (£0)
All Other Contents Sum Insured	£0 (£0)

Excluded Events 10

Excess:	
Subsidence	£5000
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	£73,027
Maximum Indemnity Period	12 months

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

Sum Insured	£73,027
Maximum Indemnity Period	12 months

Property at Premises 3: 7 - 13 Heronbridge Close, Swindon, SN5 7DR

Sum Insured	£73,027
Maximum Indemnity Period	12 months

Section 2 Loss of Rent (across all Premises)

Policy Number: 58/BB/16171285 2 09/01/2009

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

Section 4 Employers Liability

Not Insured

Section 5 Personal Accident

Not Insured

Section 6 Legal Expenses

Cover: Basic

Any one claim limit £100,000, Period of Insurance aggregate limit £500,000

Employment

Taxation Proceedings

Criminal Prosecution Defence

Damage to Premises

Jury Service Allowance £5,000 any one Event

Master wording Ref: 36507

Terrorism - Property Damage

Insured

Terrorism - Loss of Rent

Insured

Survey Required

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

No

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

No

Property at Premises 3: 7 - 13 Heronbridge Close, Swindon, Swindon, SN5 7DR

No

Clauses

C/143/2

Risk Improvements Clause

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

- the Premises or

Policy Number: 58/BB/16171285

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09/01/2009

- 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.

C/501/1 Manslaughter Defence Costs

Section 3 – Property Owners Liability is extended as follows:

The Insurer will indemnify the Insured in respect of

- A. legal costs and expenses incurred with the prior written consent of the Insurer and
- B. costs of the prosecution awarded against the Insured

in connection with the defence of any criminal proceedings including appeals against judgement arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or Isle of Man in respect of any fatal injury occurring during the Period of Insurance in connection with the Business and which may be the subject of indemnity under this Section

Provided that

1. the maximum amount payable under this extension shall not exceed £5,000,000 during any one Period of Insurance or the Limit of Indemnity under this Section as stated in the Schedule whichever is the lesser
2. all amounts payable under this extension will form part of and are not in addition to the Limit of Indemnity under this Section as stated in the Schedule
3. where the Insurer has already indemnified the Insured in respect of legal costs and expenses incurred in connection with the defence of any criminal proceedings including appeals against judgement arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence which gave rise to said proceedings under another Section of the Policy the amount paid under that Section shall contribute to the maximum amount payable under this extension
4. the Insurer agrees details of the specific solicitor or counsel who are to act on behalf of the Insured prior to their appointment

the Insurer will not pay for

- A. any fines or penalties imposed on the Insured or the cost of implementing any remedial order or publicity order
- B. legal costs and expenses in connection with an appeal unless solicitor or counsel advise that there are strong prospects of succeeding in the appeal or recovering costs awarded against the Insured at all times throughout the appeals process. Any change to such prospect of success during the appeals process may result in cover being removed

- C. costs and expenses provided by another source or any other insurance or where but for the existence of this extension would have been provided by such source or insurance
- D. costs and expenses in connection with the defence of any criminal proceedings relating to an alleged breach brought in any country other than Great Britain Northern Ireland the Channel Islands and the Isle of Man
- E. costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by
 - i. the Insured
 - ii. any partner or director of the Insured
 - iii. any Employee

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/16171285
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 3
The percentage of Premises Insured that are unoccupied? 0%

New Venture? No

Premise Specific Questions

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

Day One Percentage; 15%

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

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
Non-Combustible Traditional	- <i>Fire Resisting / Non-combustible, including floors and stairs</i>
Partly Combustible	- <i>Walls constructed of brick, stone, concrete, but allows timber roof frame, floors and stairs</i>
Combustible	- <i>Up to 35% of construction is combustible</i>
Combustible Composite Panels LPC Approved	- <i>Over 35% of the construction is combustible</i>
Combustible Composite Panels Non-LPC Approved	- <i>Combustible Composite Panels LPC Approved anywhere in the Premises</i>
Polystyrene Composite Panels	- <i>Combustible Composite Panels Non-LPC Approved 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 Premises is occupied as a Bedsit or Student Accommodation?	No
The Premises is occupied as a Hostel, Local Government or Charitable Housing Association?	No

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

Day One Percentage;	15%
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
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
Non-Combustible Traditional	- <i>Fire Resisting / Non-combustible, including floors and stairs</i>
Partly Combustible	- <i>Walls constructed of brick, stone, concrete, but allows timber roof frame, floors and stairs</i>
Combustible	- <i>Up to 35% of construction is combustible</i>
Combustible Composite Panels LPC Approved	- <i>Over 35% of the construction is combustible</i>
Combustible Composite Panels Non-LPC Approved	- <i>Combustible Composite Panels LPC Approved anywhere in the Premises</i>
Polystyrene Composite Panels	- <i>Combustible Composite Panels Non-LPC Approved anywhere in the Premises</i>
	- <i>Polystyrene Composite panels anywhere in the Premises]</i>

Premise heating method:	Directly fired fixed heating system
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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 Premises is occupied as a Bedsit or Student Accommodation?	No
The Premises is occupied as a Hostel, Local Government or Charitable Housing Association?	No

Address of Premises 3: 7 - 13 Heronbridge Close, Swindon, SN5 7DR

Day One Percentage;	15%
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
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>Non-Combustible</i>	- <i>Fire Resisting / Non-combustible, including floors and stairs</i>
<i>Traditional</i>	- <i>Walls constructed of brick, stone, concrete, but allows timber roof frame, floors and stairs</i>
<i>Partly Combustible</i>	- <i>Up to 35% of construction is combustible</i>
<i>Combustible</i>	- <i>Over 35% of the construction is combustible</i>
<i>Combustible Composite Panels</i>	- <i>Combustible Composite Panels LPC Approved anywhere in the Premises</i>
<i>LPC Approved</i>	
<i>Combustible Composite Panels</i>	- <i>Combustible Composite Panels Non-LPC Approved anywhere in the Premises</i>
<i>Non-LPC Approved</i>	
<i>Polystyrene Composite Panels</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?	7
Floor construction in block?	Concrete
Number of Storeys?	2
Kitchen and/or bathroom facilities are shared	No
The Premises is occupied as a Bedsit or Student Accommodation?	No
The Premises is occupied as a Hostel, Local Government or Charitable Housing Association?	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.



Client News

We are making some improvements to our Claims service. As a result the Claims Handling Centre numbers have changed.

Should you wish to contact us, please use the following Claims Handling Centres numbers:

Birmingham

PO Box 11309
Birmingham
B37 7WZ
Tel: 0844 8710942

Milton Keynes

PO Box 5525
Milton Keynes
MK9 2XR
Tel: 0844 8710942

Lines are open Monday to Friday

Legal Expenses Claims

There has been no change to the Legal Expenses Claims Handling Centre:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW

Tel: 0870 241 4140

Lines are open Monday to Friday.

We recommend using your Oval insurance adviser to assist you with any claims as your Oval insurance adviser is aware of these changes.

With effect from renewal date, clause C/143 Risk Improvements Clause is replaced with C/762 Survey and Risk Improvement Condition.

Client News

With effect from the renewal date of your Policy we have issued a new Oval Property Owner and Oval Flatowner Policy wording. The changes (applicable to both wordings unless stated to the contrary) to the wordings are as follows:

- Revised wording for the following Policy Definition:
 - Unoccupied
- Addition of the following Policy Condition:

- Survey and Risk Improvement (Previously noted by endorsement C/143)
- Revised wording for Section 1 – Property Damage
 - Increased cover by amending the following extensions:
 - Loss of Metered Supplies
 - Unauthorised Use of Supplies
 - Landscaped Grounds
 - Fire Extinguishers and Sprinklers (now Risk Protection Replacement Costs)
 - Increased cover by adding the following extensions:
 - Fly Tipping
 - Loss of Oil
- Revised wording for Section 2 – Loss of Rent
 - Increased cover by amending the following extensions:
 - Specified Illnesses
- Addition of Section 5 – Personal Accident; (now available if required)
- Section 5 – Legal Expenses is replaced as Section 6 – Legal Expenses
 - Event limits increased
 - Deletion of Event 5 – Commercial Tenancy Disputes (Flatowner only)
 - Increased cover by adding the following events (Basic cover)
 - Employment
 - Increased cover by adding the following events (Trade up cover)
 - Data Protection
 - Witness Attendance Allowance
- Section 3 – Property Owners Liability
 - If your Policy Schedule currently shows a Limit of Indemnity of £10,000,000 under this section, clause C/397/1 – “Asbestos Inner Limit of Indemnity” will be added to your schedule with effect from renewal date to restrict the amount payable under this section to £5,000,000 in respect of any claims involving asbestos. (Please refer to your Policy Schedule for full clause wording).
- Following recent changes in legislation, the Corporate Manslaughter and Corporate Homicide Act, came into force on the 6th April 2008.

With effect from renewal date we will be extending the liability sections of your policy (where cover is operative) to provide cover for legal costs and expenses (including appeals and costs of prosecution awarded against the Insured) incurred in providing a defence of a prosecution arising from a charge under the Corporate Manslaughter and Corporate Homicide Act 2007.

Please refer to your policy schedule for full details of the clause wordings and terms and conditions of cover.

- Additional Benefits have been extended to include Risk Director – a free online risk management service providing easy access to a one stop shop of risk management news, tools, guidance and support.

In addition to the above changes, we have also amended the following which will appear on your Statement of Fact and/or Policy Schedule:

- We have amended some of the trade descriptions for the occupants of the premises to provide clarity over the occupancy of the premises.
- Where your trade is B&B & Guest Houses the number of rooms will be now be displayed.

- We have expanded our list of options available for "Construction of the Premises" detailed on the Statement of Fact. If your Premises construction was noted as "Combustible Composite Panels", your Statement of Fact will be amended to show "Composite Panels LPC Approved".
- Where the Premises are occupied as a Private Dwelling House, the following statements now show:

'Premises occupied as Bedsit or Student Accommodation?' 'No'

'Occupied as a Hostel, Local Government or Charitable Housing Association?' 'No'

It is important that you check all the information on your documentation and read your new policy wording carefully. If any of the information is incorrect or if there is anything that you do not understand, please contact your Oval Insurance Adviser immediately.