



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

Insurance Broking
6th Floor, Temple Circus House
Temple Way
Bristol
BS1 6HG
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www.theovalgroup.com
VAT No.424639251

INVOICE

Date: 07 January 2010

Invoice No: 7739

Client ref: 790700

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium (£)
Oval Flat and Property Owner	Allianz Insurance plc	58/BB/16171285	01/02/10 - 31/01/11	716.61
Sub total				716.61
Total fees				20.00
VAT on fees				0.00
Other VAT				0.00
IPT				35.83
TOTAL				£772.44

Please make cheques payable to Oval Insurance Broking Limited.
Please forward all cheques to our Leicester office (Oval Insurance Broking Limited, 5 Western Boulevard,
Leicester, LE2 7EX)

Paul
22/1/10

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.

**Insurance Broking**

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

07/01/2010

Dear Mr Morris

Oval Flat and Property Owner Insurance Renewal
Policy Number: 58/BB/16171285
Renewal Date: 01/02/2010
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	This Year
Oval Flat and Property Owner	£772.44#

This Premium includes 5% IPT and our administration fee of £20.00

You have requested cover in respect of your business as a Property Owner, under a Flat and Property Owner policy. Our terms have been prepared on the basis of the information you have supplied. The sums insured and a summary of cover are detailed in the enclosed documentation.

Based on the information you have provided, we are recommending an Oval Flat and Property Owner underwritten by Allianz Insurance Plc at a premium of £772.44 In our experience Allianz provide our clients with the required level of cover and quality of product. We feel that the cover provided by Allianz matches your demands and needs, and provided the correct balance between the adequacy and scope of cover at a competitive premium

A copy of the policy wording is available upon request.

Documents Enclosed

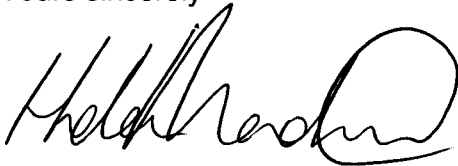
1. Schedule of Cover
2. Statement of Fact - Please note that some assumptions may have been made about your risk details. Please check the documents carefully and, if these are incorrect or do not meet your requirements, you must let us know immediately.
3. Policy Document
4. Our Terms of Business
5. Invoice
6. Payment Advice Form

Your payment options are shown on the enclosed Payment Advice form. To renew, please call us on **0117 300 6161** 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 and look forward to receiving your renewal confirmation. 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", with a large, stylized loop at the end.

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

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:	£ 716.61		
Insurance Premium Tax:	£ 35.83		
Total Renewal Premium:	£ 752.44		
Effective Date:	01/02/2010		
Renewal Date:	01/02/2011		
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: (Please note full clause wordings including any additional clauses are detailed within the Clauses section)

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:

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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, 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, 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	07/01/2010
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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, limit £100 per day, up to £5,000 Any One Claim

Master wording Ref: 36507

Access to Allianz Legal Online website: www.allianzlegal.co.uk providing support in producing business legal paperwork. Click on the Register now box and enter the Registration Code: ALPA75DD79AA

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

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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 * The Insurer etc

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

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- 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:	01/02/2010
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

<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 LPC Approved</i>	-	<i>Combustible Composite Panels LPC Approved anywhere in the Premises</i>
<i>Combustible Composite Panels Non-LPC Approved</i>	-	<i>Combustible Composite Panels Non-LPC Approved anywhere in the Premises</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?	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

<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 LPC Approved</i>	-	<i>Combustible Composite Panels LPC Approved anywhere in the Premises</i>
<i>Combustible Composite Panels Non-LPC Approved</i>	-	<i>Combustible Composite Panels Non-LPC Approved anywhere in the Premises</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?	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, 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>
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<i>Combustible</i>	- <i>Over 35% of the construction is combustible</i>
<i>Combustible Composite Panels LPC Approved</i>	- <i>Combustible Composite Panels LPC Approved anywhere in the Premises</i>
<i>Combustible Composite Panels Non-LPC Approved</i>	- <i>Combustible Composite Panels Non-LPC Approved anywhere in the Premises</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.

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 and fraud 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 agreed when you applied for the policy that your directors, officers, partners and employees consent to our using their details in this way.

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. 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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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 brokers to assist you with any claims as your Oval insurance brokers are 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 brokers immediately.

Client News

With effect from renewal date of your policy, where applicable the following changes have been made:

C/121 Flood Co-Insurance Clause

Where clause C/121 applied to your policy, this has been replaced with clause C/537 Flood Co-Insurance.

Section 6 Legal Expense

Where applicable, the schedule has been updated to include reference to a limit per day in respect of Jury Service and Witness Attendance Allowance. Additionally, details on how to access to Allianz Legal Online service have been provided.

Please note, in respect of the Oval Flatowner product, the Commercial Tenancy Agreement event is not covered.

If there is anything that you do not understand please contact your Oval Insurance Advisor.

Client News - Important Information

Changes to your policy

The Financial Services Compensation Scheme is the UK's compensation fund of last resort for customers of financial services firms authorised by the Financial Services Authority or previous financial regulators.

The Financial Services Authority has recently announced changes to the Financial Services Compensation Scheme limits which will come into force on 1st January 2010.

Therefore, the Financial Services Compensation Scheme wording within your policy documents is replaced by:

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available from:

*Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk*

Please read your revised wording carefully and if there is anything you do not understand, please contact your Oval insurance brokers.