



# Certificate of Insurance

This is to certify that insurance is in force as follows

**Policy Number** RISFIPO353001/201200184A  
**Insured** Heronbridge Close RTM Co Ltd  
**Risk Address** 1-6, 7-13 and 19-24 Heronbridge Close Westlea Swindon SN5 7DR United Kingdom

## Sums Insured and Limits

Declared Value	£1,123,892
Contents of Common Areas	£0
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	£648.49
Terrorism Premium	£100.00
Insurance Premium Tax @ 6%	£44.91
Total Premium to Date (Including IPT)	£793.40

## Period

**Period of Cover** From 01/02/2012 To 01/02/2013  
**Effective Date** 01/02/2012

## Perils Insured & Excesses

Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Riot, Civil Commotion, Malicious Damage, Storm, Escape of Water, Impact and Theft	£100
Subsidence, Landslip and/or Heave	£1,000
Flood Excess	£100
All Other Damage	£100

**Basis of Settlement** Buildings Day One (Non Adjustable) Basis 50.00% uplift.

**Clauses** Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted,  
Interest of Bath Ground Rent Estate Limited noted  
Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 30%

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

**Date of Issue** 27/03/2012  
**Property Reference** COMM/02/HERO

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Services Authority Register No 309410  
This policy is underwritten by Ageas Insurance Limited – Registered in England No 354568 Registered Office Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited is authorised and regulated by the Financial Services Authority Registered Number 202039

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

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email: [info@insurecg.co.uk](mailto:info@insurecg.co.uk)  
[www.flatsdirectuk.com](http://www.flatsdirectuk.com)  
**Freephone 0800 731 6242**

Mr John Morris  
15 Windsor Road  
Swindon  
Wiltshire  
SN3 1JP

31st January 2012

Dear Mr Morris

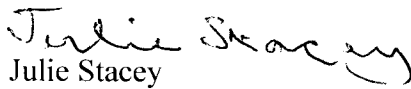
**Flats & Directors & Officers Insurance – Heronbridge Close RTM Co td  
Ageas Policy – 201200184A**

Thank you for your instructions to renew the above Policies , I confirm receipt of your payment of £867.60 in respect of the renewal premium.

I confirm that the policies have renewed with effect 01/02/2012 and I now enclose the Certificate of Insurance & Policy Schedule to conclude the renewal.

Should you have any queries, please do not hesitate to contact me on the Freephone number above.

Yours sincerely,

  
Julie Stacey  
Insurance Administrator  
Email: [js@insurecg.co.uk](mailto:js@insurecg.co.uk)

Mr John Morris  
15 Windsor Road  
Swindon  
Wiltshire  
SN3 1JP

16<sup>th</sup> January 2012

Dear Mr Morris

**Flats Insurance – Heronbridge Close RTM Co Ltd**  
**Ageas Policy – RISFIPO353001/201200184A**

I refer to the above policy which falls due for renewal 1<sup>st</sup> February 2012.

I have received renewal documents from your existing insurer Ageas Insurance (through RIS) . The Buildings Declared Value has been index linked by 2.6% from £1,095,411 to £1,123,892 and the renewal premium will be **£793.40** inclusive of 6% Insurance Premium Tax.

I have sought alternative quotations but have been unable to find a more competitive premium.

This Policy is intended for properties occupied by Owners, Long leaseholders and Lets to Professional People. If the building is occupied by students, DSS/Housing Association referrals or Asylum Seekers please advise us as we may have to seek an alternative quotation.

Please also find enclosed the Ageas Renewal Schedule , Summary of Cover, Statement of Demands & Needs, our Terms of Business Agreement and Invoice.

Please complete and return the Renewal Schedule with your payment as confirmation of your wish to renew.

I also confirm that your WR Berkley Directors & Officers policy is due for renewal on 1<sup>st</sup> February 2012. The premium is the same as last year at **£74.20** based on a limit of indemnity of £50,000. Should you wish to renew this policy, **kindly complete and return the enclosed Proposal Form** in the reply paid envelope provided. I have also enclosed the invoice and Statement of Demands & Needs.

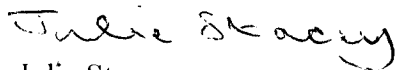
Suite C10 Arena Business Centre  
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**Freephone 0800 731 6242**

Should you have any queries, please do not hesitate to call me on the Freephone number above. I look forward to hearing from you prior to the renewal date as there are no days grace and would remind you of your duty to disclose any material changes that have occurred either since last renewal or inception.

Yours sincerely,



Julie Stacey

Insurance Administrator

Email: [js@insurecg.co.uk](mailto:js@insurecg.co.uk)

## Renewal Schedule

**Account Number** 33496/COMM/02/HERO  
**Insured Party** Heronbridge Close RTM Co Ltd  
**Risk Address** 1-6, 7-13 and 19-24 Heronbridge Close, Westlea, Swindon, SN5 7DR  
**Period of Cover** 1/2/2012 to 1/2/2013  
**Declared Value** **Buildings** - £1,123,892      **Contents** - Nil  
**Loss of Rent** - Nil      **Indemnity Period** - year/s  
**Insurer** Ageas Insurance Limited (formerly Fortis) **Policy Number** RISFIPO353001/201200184A

**Subject to**

**Employees Liability** £10,000,000 **Property Owners Liability** £5,000,000

Premiums	
<b>Buildings</b>	£648.49
<b>Terrorism</b>	£100.00
<b>IPT @ 6%</b>	£44.91
<b>Total Premium</b>	£793.40

Excesses	
<b>Fire, Explosion etc</b>	Nil
<b>Escape of Water</b>	£100
<b>Flood</b>	£100
<b>All Other Claims</b>	£100
<b>Subsidence</b>	£1,000

### Employers Liability Information

	Total	Annual Wage	ERN / PAYE Number
<b>Directors</b>	2	Nil	
<b>Employees</b>	0	Nil	

If the annual wage roll is over £6,036 we are required to supply the Employers Liability Tracing Office with your employers' reference number (ERN/PAYE number). If the annual wage roll is over £6,036 and we do not have this information, Employers Liability cover will be excluded from your policy.

This renewal has been prepared based on information held as at the date of this letter. If there is any alteration of insurance risk or any Accident, Claim or Loss occurs before expiry of the current period of insurance, these renewal terms may be revised or withdrawn.

On behalf of Heronbridge Close RTM Co Ltd I/We accept the above Buildings Insurance quotation. Please find attached our cheque for £793.40

**Name** DIANA ALICE MORRIS      **Signed** DAMONIS  
**Date** 18/1/2012

**REMITTANCE ADVICE** 33496/COMM/02/HERO/1-6, 7-13 and 19-24 Heronbridge Close

I/we enclose a cheque in the sum of .....

The sum of £793.40 has been set up to be paid by BACS on 24/1/2012