



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
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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

Mr John Morris
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SN3 1JP

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www.flatsdirect-uk.com
Freephone 0800 731 6242

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
Julie Stacey
Insurance Administrator
Email: js@insurecg.co.uk

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Nine Nimrod Way, Ferndown, Dorset BH21 7WH

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16th 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 1st 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 1st 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.



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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,

A handwritten signature in black ink that appears to read "Julie Stacey".

Julie Stacey

Insurance Administrator

Email: 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** RISF1PO353001/201200184A

Subject to

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

Premiums		Excesses	
Buildings	£648.49	Fire, Explosion etc	Nil
Terrorism	£100.00	Escape of Water	£100
IPT @ 6%	£44.91	Flood	£100
Total Premium	£793.40	All Other Claims	£100
		Subsidence	£1,000

Employers Liability Information

	Total	Annual Wage	ERN / PAYE Number
Directors	2	Nil	
Employees	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 D. Morris
Date 18/11/2012

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 24/11/2012