



Certificate of Insurance

This is to certify that insurance is in force as follows

Policy Number	RISFIPO353001/201500192A
Insured	Heronbridge Close RTM Co Ltd
Risk Address	1-24 Heronbridge Close Westlea Swindon SN5 7DR United Kingdom

Sums Insured and Limits

Declared Value	£1,576,198
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	£1,134.86
Terrorism Premium	£132.40
Insurance Premium Tax @ 6%	£76.03
Total Premium to Date (Including IPT)	£1,343.29

Period

Period of Cover	From 01/02/2015 To 01/02/2016	Effective Date	01/02/2015
------------------------	-------------------------------	-----------------------	------------

Perils Insured & Excesses

Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Escape of Water	£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. Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 30%
All units occupied / Owner Occupied or Professional tenants only
Premises are not used for any business activities or business purposes by the tenant
Tenancy agreements being direct between the landlord (or letting agent) and tenant and are for a minimum of 6 months
Standard construction and timber/concrete floors
The Property is not timber framed
No history of subsidence landslip heave or flood
The Insurer reserves the right to a full site survey and completion of any subsequent risk improvement requirements within the specified timescales.
Any Contractors and or Sub Contractors shall have and keep in force their own Employers Liability insurance and Public Liability insurance with a minimum indemnity limit of £5,000,000 any one event. All cases of Contract works must be referred to the Insurer for acceptance

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

Date of Issue	16/01/2015
Property Reference	COMM/02/HERO

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England and Wales No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Conduct Authority
This policy is underwritten by Ageas Insurance Limited – Registered in England and Wales No 354568 Registered Office Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy).

Policy Number: **RISFIPO353001/201500192A**

1. Name of policy holder.

Heronbridge Close RTM Co Ltd

Excluding the following subsidiary(ies)

2. Date of commencement of insurance policy. **01/02/2015**
3. Date of expiry of insurance policy. **01/02/2016**

We hereby certify that subject to paragraph 2:-

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey or the Island of Alderney, or to off-shore installations in territorial waters around Great Britain and its Continental Shelf (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million(c)

Signed on behalf of Ageas Insurance Ltd (Authorised Insurer)

François-Xavier Boisseau – CEO, Insurance
Ageas Insurance Limited

Notes

- (a) Where the employer is a company to which regulation 3 (2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries
- (b) Specify applicable law as provided for in regulation 4 (6) of the Regulations.
- (c) See regulation 3 (1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

The information below is not required by the Regulations:

In paragraph 1 - Name of policy holder, "policy holder" means Insured as defined in the Policy.

Ageas Insurance Limited

Office address

Ageas House, The Square, Gloucester Business Park,
Brockworth, Gloucester GL3 4FA
Telephone 0845 122 3292 Fax 0845 122 3284

Registered office address

Ageas House, Hampshire Corporate Park, Templars Way,
Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

COM155 Oct 2013

STATEMENT OF DEMANDS & NEEDS

Freephone 0800 731 6242

Prepared for: Heronbridge Close RTM Company Ltd

Information received from you

We have based your Statement of Demands & Needs on the information provided to us in January 2011 and contained in Schedule A sent to you was identified as a Property Owners Policy to cover Blocks of Flats.

We have reviewed your insurance requirements and provided a quotation with Ageas Insurance (Through RIS). Our personal recommendation is made as we are satisfied that the insurer offers cover which is comparable with your previous insurance and the product is competitive in comparison with other contracts in the market that we have access to.

Your attention is drawn to the Insurers Summary of Cover sent to you in January 2015. We have summarised below the demands and needs which are more specific to you and will be fulfilled by the policy cover recommended.

Cover

We have quoted on the basis of providing cover on the Buildings of the Flats at a Declared Value of £1,576,198 Employers' Liability at £10m, Public Liability at £5m and additional covers as detailed.

You have advised us there has been one claim in the last 3 years at this property.

You have selected Terrorism cover.

Excess

The standard policy excess is £100 increasing to £1,000 for Subsidence.

Duty to disclose all material facts

You should already have been advised (and we take the opportunity to remind you) of your duty to disclose all material facts. This means that when seeking new insurance, amending or renewing an existing policy, that every proposer or insured must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. If you fail to disclose all material facts this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). If you are not sure whether a fact is material, you should disclose it. Should you require further guidance, please contact us.

If, when you have read this statement, you think that we need further information please let us know.

13th January 2015

Ver 2 Mar 2005