

Mr John Morris
Charminster Close Residents Co Ltd
15 Windsor Road
Swindon
SN3 1JP

19th July 2010

Dear Mr Morris

Flats Insurance – Charminster Close Residents Co Ltd

Following receipt of the signed Schedules A & B and payment, please find enclosed the following:

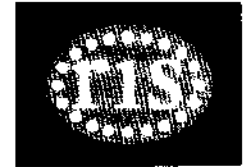
- 1) Fortis Certificate of Employers Liability Insurance
- 2) Certificate of Insurance
- 3) Policy Booklet
- 4) Directors and Officers policy and Policy Booklet
- 5) Receipted invoices

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

Yours sincerely,



Mary Dyche
Administrator
Email: md@insurecg.co.uk



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: **RISFIPO353001/201000633A**

1. Charminster Close Residents Company Ltd
2. Date of commencement of insurance policy: **30/06/2010**
3. Date of expiry of insurance policy: **30/06/2011**

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 Fortis Insurance Ltd (Authorised Insurer)

Mark Cliff
MANAGING DIRECTOR

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.

Fortis Insurance Limited

Fortis House The Square Gloucester Business Park Brockworth Gloucester GL3 4AD
Telephone 0845 122 3292 Facsimile 0845 122 3284 Email CommercialUK@fortisinsurance.co.uk
Registered Address: Fortis House Tollgate Eastleigh Hampshire SO53 3YA Registered Number: 354568 England
Authorised and regulated by the Financial Services Authority.



This is to certify that insurance is in force as follows

Policy Number RISFIPO353001 **Certificate Number** 201000633A

Insured Charminster Close Residents Company Ltd

Risk Address 1-30 Charminster Close, Swindon, SN3 3QB, United Kingdom

Building Sum Insured (Including 50% Uplift)	£	£5,133.507
Declared Value	£	£3,422,338
Contents of Common Areas	£	£15,000.00
Property Owners Liability (Any one event and in the aggregate for Pollution)	£	5,000,000
Employers Liability Limit of Indemnity	£	10,000,000
Premium	£	£2,330.31
Terrorism Premium	£	£288.74
Insurance Premium Tax @ 5%	£	£130.96
Total Premium to Date (Including IPT)	£	£2750.01

Period of Cover 30/06/2010 to 30/06/2011

Effective Date 30/06/2010

Fire, Lightning, Aircraft, Explosion and Earthquake	£	£0.00
Riot, Civil Commotion, Malicious Damage, Storm, Flood, Escape of Water, Impact and Theft	£	£250.00
Subsidence, Landslip and/or Heave	£	£1,000.00
Flood Excess	£	£250.00
All Other Damage	£	£250.00

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%

Date of Issue 29/06/2010

Property Reference COMM/06/CHAR

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 Fortis Insurance Limited – Registered in England No 354568 Registered Office Fortis
House, Tollgate, Eastleigh, Hampshire SO53 3YA – Fortis Insurance Limited is authorised and regulated by the Financial
Services Authority Register Number 202039

ris

Property Policy
Information for
the clients of
**Residents Insurance
Services**

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Tenants Summary of Cover

Policy Number

RISFIPO353001

Insured

As declared in the Policy Schedule by Residents Insurance Services (RIS)

Managing Agent

Firms and Practices retained by the Insured for the purpose of managing the PREMISES Insured

Business of The Insured

Property Owners, Developers and Occupiers/Managers of Commercial and/or Residential Property Portfolios for Property Management purposes

Period of Insurance

Any risks attaching during the period detailed on the CERTIFICATE(S) OF INSURANCE and any subsequent period for which the Insurer(s) accepts payment of a Premium

Premises Insured

As declared in the Policy Schedule to RIS and being BUILDINGS land and sites owned or occupied by or for which the responsibility to insure otherwise rests with the INSURED or the MANAGING AGENT anywhere in the GEOGRAPHICAL LIMITS

Operative Sections

Section 1 Property Damage	Included
Section 2 Rent	Included
Section 3 Property Owners Liability	Included
Section 4 Employers Liability	Included
Section 5 Legal Defence Costs	Included
Section 6 Eviction of Unauthorised Occupants	Included

Sums Insured

Section 1 Property Damage As declared to RIS
Section 2 Rent As declared to RIS

Insured Causes

Section 1 Property Damage As shown on the CERTIFICATE(S) OF INSURANCE
Section 2 Rent As shown on the CERTIFICATE(S) OF INSURANCE

Indemnity Period

Section 2 Rent As shown on the CERTIFICATE(S) OF INSURANCE

Tenants Summary of Cover (Continued)

Limit of Indemnity

Section 3	Property Owners Liability	Any One EVENT	£5,000,000
		All incidents considered to have occurred during the PERIOD OF INSURANCE in respect of pollution or contamination	£5,000,000
Section 4	Employers' Liability	Any One EVENT	£5,000,000
Section 5	Legal Defence Costs	Any One PERIOD OF INSURANCE	£10,000,000
Section 6	Eviction of Unauthorised Occupants Insurance	Any One PERIOD OF INSURANCE	£50,000

Basis of Settlement

Day One (Non Adjustable) Basis unless otherwise stated on the CERTIFICATE OF INSURANCE

Excesses

Section	Description	As shown on the CERTIFICATE(S) OF INSURANCE
Section 1	Property Damage	
Section 2	Rent	Nil
Section 3	Property Owners Liability	Nil
Section 4	Employers Liability	Nil
Section 5	Legal Defence Costs	Nil
Section 6	Eviction of Unauthorised Occupants Insurance	Nil

Premium

As agreed by RIS with the Insurer(s)

How to Make a Claim

If anything happens which may result in a claim being made:

Make Safe and Secure

Prevent further Damage and arrange for emergency repairs. For example, if you have frozen pipes, you should turn off the water supply and if necessary call out a 24 hour plumber. Remember, if you do not have your own contractor, Business Assistance, our claims assistance service, can arrange for an approved contractor to effect repairs, any time of the day or night. Please refer to your Schedule for details of the telephone number and reference number (which you will need to quote).

Tell the Police

Advise them immediately of any Damage caused by theft, attempted theft, malicious persons, or any loss of Property. Take all practical steps to discover the guilty persons and recover the Property lost or stolen.

Tell Us

Contact us, or your intermediary as soon as possible, quoting your policy number in full (including any letters before and after the numbers). Call Fortis claims department on 0845 122 3283 (24 hours) to report the claim. Alternatively you can write to Commercial Claims, Fortis Insurance Ltd, Fortis House, The Square, Gloucester Business Park, Brockworth, Gloucester, GL3 4AD.

For loss or Damage: obtain 2 estimates for repairs or replacement (as appropriate). Do not delay sending in the claim form until you get the estimates – simply tell us on the form that they are being obtained, and send them to us when you have them.

Tenants Summary of Cover (Continued)

How to Make a Claim (Continued)

For incidents involving Damage to other people's Property or Injury to others; do not admit liability or offer any payments. Send us written details of the incident along with the names and addresses of any witnesses immediately. Send us every letter or other documents alleging liability or negligence, unanswered. It is very important that these are dealt with, by us, immediately.

Keep Evidence

Keep all damaged Property and other evidence for inspection until you are advised by the police and us that you may dispose of it.

Schedule of Insurers

Insurers	Proportion	Policy Reference
Fortis Insurance Limited	100%	TBC

Fortis Insurance Limited

Registered in England No 354568

Registered Address: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA

Fortis Insurance Limited are authorised and regulated by the Financial Services Authority

Protecting Your Property

In our experience many of the disasters that strike property owners and tenants could be prevented, not by spending vast sums of money but, by tightening up on procedures. An effective way of keeping premium levels under control is to minimise claims. The guidelines below could well prevent future incidents and we strongly recommend that you not only read through them but also ensure all appropriate staff and tenants are made aware of them. These guidelines can be provided on separate sheets to you if required.

Water Damage

- Find out where the stopcock is located so you can turn the water off at the mains in an emergency.
- Insulate properly all vulnerable pipes and tanks to prevent freezing. This is especially important in unheated (such as a loft space) or exposed parts of the premises, (such as an unoccupied flat above your own premises). Renew old lagging and ensure all insulation is thick enough.
- If a residential property is left empty overnight during winter leave your heating on and during severe weather leave your heating on day and night to prevent freezing.
- Inspect gutters, especially valley gutters, at least once a year so that any accumulated deposits can be removed and blockages avoided. Try not to store property susceptible to water damage directly under valley gutters or in basements

Electrics

- Your Wiring should conform to the latest IEE Regulations — certainly any wiring more than 25 years old must be regarded as highly suspect and you should consider having it renewed.
- Avoid electrical faults. Make sure there are no overloaded sockets, taped joints or draped wiring, and that the lighting circuit is not used for other purposes. All repairs modifications or extensions to the system should be carried out only by a qualified electrical engineer. Always use the correct fuses for your appliances and isolate them from the power supply when not in use.
- Commercial Premises should have the electrical installation thoroughly checked and get a written report at least every 5 years from a contractor approved by NICEIC (National Inspection Council for Electrical Inspecting Contractors), NAPIT (National Association of professional inspectors and testers), or ECA (Electrical Contractors Association) Make sure you comply with the Electricity at Work Regulations 1989.
- IEE Guidance Note 3 – Inspection and Testing (GN3) recommends a maximum interval between Periodic Inspections of 10 years for domestic property, or at the change of occupier or tenant.

Smoking

- Don't let your staff smoke in storage areas or where flammable liquids or hazardous materials are present. In areas where smoking is allowed, provide metal ashtrays or bins and encourage everyone to use them. Empty the contents of ashtrays into non-combustible containers ensuring that there are no smouldering ends. If the public have access to your building run a final check before closing the premises.

Heating

- Use fixed heating appliances wherever possible, avoiding the use of space heaters and portable heaters which burn waste fuel.
- Keep all heating appliances a safe distance away from combustible materials and remove empty LPG cylinders from the building.

Fire

- Clear up rubbish regularly — avoid untidiness and congested storage. Don't allow waste, mail or newspapers to accumulate.
- Dispose of rubbish carefully — a pile of rubbish, even when stacked neatly against your premises, is an easy target for children playing or anyone who wants to start a fire. So at night place combustible rubbish in a secure, preferably fully enclosed, metal container well away from the building.
- Improve site security — apart from protecting your premises against unauthorised entry, look carefully at how well the rest of your site is secured. Are the walls or fences in a good state of repair? Have you considered installing external lighting or even closed circuit TV cameras?

Protecting Your Property (Continued)

Contractors – 'Hot Work'

- Operate permit to work schemes and ensure adequate fire extinguishers are available. Cease all 'Hot Work' an hour prior to shut down of the site at the end each working day.

Housekeeping Commercial Premises

- Break down waste cardboard boxes and cartons which accumulate before being disposed of, and keep them away from other combustible material. Store solvent impregnated rags (e.g. used to clean printing machinery) in a separate lidded metal bin because spontaneous combustion can occur.
- Don't store combustible materials in plant rooms, boiler rooms or cupboards containing electrical switchgear.
- Provide adequate ventilation around electrical or other apparatus which produces heat, such as in heating and refrigerating plant rooms, and in battery charging rooms.
- Maintain adequate gangways between stacks of materials so that employees can move freely around the area and, if there's a fire, the Fire Brigade can deal with it more effectively by getting to the seat of the blaze.
- Don't allow grass, weeds, and other shrubs near the storage site to become overgrown and cause a fire risk. Cut back the area regularly, but avoid burning or using weed killers as this presents an additional fire hazard.

If you intend to leave your property Unoccupied:

- The premises should be secured against unauthorised intrusion.
- Electricity supply to be disconnected at the mains other than to maintain an intruder alarm system
- Gas and water supplies to be disconnected at the mains and the water system drained.
- Clear all combustible waste and seal letter box(es).
- Arrange for the property to be inspected weekly and advise your Managing Agent and Insurers as appropriate.
- Switch off the central heating and any other water heating installations at the same time, to avoid further damage, or even an explosion.

The Policy

Customer Service

The Policy we have arranged for you has been placed with insurers who have confirmed their commitment to customer care.

We monitor your insurers performance on your behalf to ensure they meet their aim to provide a trouble free service for you.

Residents Insurance Services Limited is authorised and regulated by the Financial Services Authority.

The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Canceling the Policy

The **Insured** may cancel the Policy within 14 day of receipt of the Policy Schedule and Wording by writing to **RIS** to confirm cancellation enclosing the Employers Liability Certificate (if there is one), upon receipt of which the **Insured** shall be entitled to the return of a proportionate part of the last premium paid in respect of the unexpired period of insurance.

After the 14 day period the **Insured** can cancel this Policy by giving **RIS** 7 days' notice in writing, enclosing the Employers Liability Certificate (if there is one). If there have been no claims made during the current period of insurance then the **Insured** shall be entitled to the return of a proportionate part of the last premium paid in respect of the unexpired part of the insurance.

If there has been a total loss claim paid (or outstanding to be paid) during the current period of insurance the **Insured** will not be entitled to any refund of premium. If any claims have been paid in the current period that are not for a total loss the cost of any claim payment(s) will be deducted from the proportionate part of the last period that would be refunded for the unexpired period of insurance.

RIS is not bound to renew this Policy and may cancel this Policy at any other time by sending 7 days' notice in writing giving details of the reason for cancellation to the **Insured** by registered letter or recorded delivery to the last known address of the **Insured**. In the event of such a cancellation the **Insured** shall be entitled to the return of a proportionate part of the last premium paid in respect of the unexpired part of the insurance.

Data Protection Act 1998

Fortis Group which includes Fortis Insurance Limited and any holding company, subsidiaries and other linked companies ("Fortis Group") together with Residents Insurance Services Limited may use any information held about the **Insured**, any director, partner or employee of the **Business**:

- to manage the insurance Policy, including handling underwriting and claims and issuing renewal documents and providing renewal information
- to carry out research and analysis.

Fortis Group and Residents Insurance Services Limited may share personal information with other insurers, regulatory authorities or agents providing services on behalf of the Fortis Group or Residents Insurance Services Limited.

Fortis Group and Residents Insurance Services Limited will only release personal information to others if:

- (a) it is necessary to manage the Policy
- (b) it is necessary to prevent fraud
- (c) required or permitted to do this by law (for example, if a legitimate request is received from the police or another authority)
- (d) there are any other circumstances where Fortis Group or Residents Insurance Services Limited has received permission to do so.

If Fortis Group or Residents Insurance Services Limited need to change the way personal information is to be used the **Insured** will be notified. If the change is not acceptable the **Insured** must notify Fortis Group or Residents Insurance Services Limited, as appropriate, as soon as possible.

Customer Service (Continued)

Sharing Information to prevent fraud

The information held may be shared with operators of registers used by the insurance industry to check information that is given to Fortis Group and, or, Residents Insurance Services Limited and prevent fraudulent claims. Information relating to the Insurance Policy and any incident (such as an accident or theft) may be passed to the operators of these registers.

Dealing with others on your behalf

Fortis Group and Residents Insurance Services Limited will deal with the **Insured**, any director, partner or **Employee** employed in the **Business** or any other person whom Fortis Group or Residents Insurance Services Limited reasonably believes to be acting for or on behalf of the **Insured** in connection with the Policy.

Sensitive Information

Some of the personal information that has been requested is known as sensitive personal data. This may include information relating to health, race, religion and criminal convictions relevant to the insurance provided. This information will only be used to manage the Policy and to provide the services set out in the Policy documents.

Monitoring and Recording Calls

Telephone calls may be monitored and recorded to monitor and improve service and to prevent or detect fraud.

Interested Parties

The **Insured** should ensure that anyone else whose name has been supplied to Fortis Group or Residents Insurance Services Limited in connection with this insurance Policy is shown this notice as it will apply to them too.

Further Information

Individuals are entitled to receive a copy of the information held by Fortis Group and Residents Insurance Services Limited. The individual should contact the Fortis Group Data Protection Officer or Residents Insurance Services Limited Operations Director, as appropriate, giving their name, address and insurance policy number. A small administrative fee may be charged for this.

Language

Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

What to do if you have a complaint

If you have experienced a problem or are unhappy with any part of our service we will sort this out as quickly and fairly as possible.

What you should do first

If your complaint is about the way your policy was sold to you, contact Residents Insurance Services Limited to report your complaint. Correspondence, which should quote the policy number, should be sent to the following address:

Managing Director
Residents Insurance Services Limited
UPS Building, Regis Road
London NW5 3EW

If you have a complaint about a claim, call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent you.

Customer Service (Continued)

If your problem has still not been sorted out

Step 1

Contact the Fortis Insurance Services Limited Customer Services Adviser who will make sure that your complaint is dealt with at a senior level. You can write to Fortis Insurance Limited at the address below or by e-mail through their website at www.fortisinsurance.co.uk (please include your policy number and claim number if appropriate).

Customer Service Adviser
Fortis Insurance Limited
Fortis House
Tollgate
Eastleigh
Hampshire
SO53 3YA

Step 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director, at the same address.

Step 3

If you have a turnover of less than £1 million and you are not satisfied with the final decision, you can write to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

Using this complaints procedure will not affect your legal rights.

Service standards

Letters you send will normally be acknowledged within two working days of receipt. The letter of acknowledgement will tell you who will be dealing with your complaint and when you should expect a reply.

Financial Services Compensation Scheme

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme; their telephone number is 0207 892 7300. Alternatively, more information can be found at www.fscs.org.uk.