



Certificate of Insurance

This is to certify that insurance is in force as follows

Policy Number RISFIPO353001/201200332A
Insured Azelin Court RTM Company Ltd
Risk Address Azelin Court Stratton St Margaret Swindon SN3 4YE United Kingdom

Sums Insured and Limits

Declared Value	£2,662,770
Contents of Common Areas	£15,330
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	£1,703.27
Terrorism Premium	£224.96
Insurance Premium Tax @ 6%	£115.70
Total Premium to Date (Including IPT)	£2,043.93

Period

Period of Cover From 13/03/2012 To 13/03/2013 **Effective Date** 13/03/2012

Perils Insured & Excesses

Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Riot, Civil Commotion, Malicious Damage, Storm, Escape of Water, Impact and Theft	£250
Subsidence, Landslip and/or Heave	£1,000
Flood Excess	£250
All Other Damage	£250

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%

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

Date of Issue 13/03/2012
Property Reference COMM/03/AZEL

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



Authorised and regulated by
the Financial Services Authority

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021285850

Period of Insurance from 13th March 2011 To Expiry Date 13th March 2012

Agent
FLATS DIRECT
SUITE C10 ARENA BUSINESS CENTRE
NINE NIMROD WAY
FERNDOWN*
DORSET
BH21 7SH

Agency No: 11459
Agent's Ref:

Premium Due £ 2188.69

plus Premium Tax (6.00%) £ 131.32

Total Payable £ 2320.01

Insured AZELIN COURT RTM COMPANY LTD

Trade(s) PROPERTY OWNER AND NO OTHER FOR THE PURPOSE OF THIS INSURANCE

Address C/O JOHN MORRIS 15 WINDSOR ROAD
SWINDON SN3 1JP

EXCESS

The Policy does not cover :

- a) the first £100 of each claim under Section 1A - Buildings and Landlord's Contents (other than Fire, Lightning, Explosion and Earthquake)
 - b) the first £100 of each claim under Section 1B - Glass
 - c) the first £100 of each claim under Section 2 - Rent (other than Fire, Lightning, Explosion and Earthquake)
- subject to the maximum Excess in respect of a single incident not exceeding £100

The following Section(s) is/are in force

	Declared Value £	Sums Insured £	Premium Excluding Tax £
Property 1 : Section 1A - Buildings and Landlord's Contents Buildings situate: Azelin Court Stratton St Margaret Swindon SN3 4YE Occupation/Use: Flats Constructed Pre 1990 Buildings Sums Insured	2,605,450	3,256,813	1,928.14

Data Protection Act

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.
If you have any queries about the use of your information please write to the Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA

Reason for Issue RENEWAL 2011

Schedule Dated 9th February 2011

Please read this Schedule and the page overleaf carefully and check that it meets your requirements.



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Insured **AZELIN COURT RTM COMPANY LTD**

The following Section(s) is/are in force			Declared Value £	Sums Insured £	Premium Excluding Tax £
Section 1B - Glass					
Glass in the building(s) situate:-					
Azelin Court Stratton St Margaret Swindon SN3 4YE				INCLUDED	
Section 1C - Owner's Liability to the Public					
TERRORISM EXTENSION					260.55
Section 3 - Employers' Liability					
1. Clerical And Managerial	1	£ 100	N/A	N/A	
2. Security Staff, General Maintenance Staff, Caretakers And Gardeners	0	£ 0	N/A	N/A	
3. All Other	0	£ 0	N/A	N/A	
Total Employers' Liability Premium					0.00

Reason for Issue **RENEWAL 2011**

Schedule Dated

9th February 2011

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INSURANCE

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**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021285850

Insured **AZELIN COURT RTM COMPANY LTD**

The Endorsements shown below apply to your Policy.
For full details of the wordings please refer to the Policy Document or the Policy Schedule as appropriate.

Operative Endorsements

FLATS INSURANCE POLICY WORDING P101A 08/07

This Policy is a FLATS Insurance Policy underwritten on the Flats Insurance Policy wording (code P10
SUBSIDENCE EXTENSION

Notwithstanding Exception 4d) to SECTION 1A BUILDINGS the cover provided by SECTION 1A
BUILDINGS AND SECTION 2 RENT is extended to include Damage caused by subsidence and
or ground heave of the site or part of it on which the insured Property stands or
landslip excluding

- i) Damage to yards car-parks roads pavements walls gates and fences unless
Damage is caused to the buildings of the insured Property
- ii) Damage caused by bedding down of new structures or by the settlement or movement
of made up ground or by coastal or river erosion
- iii) Damage occurring whilst the whole or part of the insured Property is in the course
of erection structural alterations or repair or demolition
- iv) Damage caused by defective design or workmanship or defective materials
- v) Damage which commenced prior to the inception of the cover under this endorsement
- vi) The first £1,000 of the Sum Insured on Buildings whichever is the greater of
each and every loss after the application of the Underinsurance Clause

Provided that the Insured

- 1. keeps the insured Property in good and substantial repair
- 2. notifies the Company immediately in writing in the event of
 - a) the operation of a cause insured by this Endorsement
 - b) demolition excavation or building being commenced at or affecting any part of the
Property insured or the site or adjoining the site

In the event of demolition excavation or building the Company shall have the right to vary or
cancel the cover provided by this endorsement

INCREASED EXCESS

It is hereby noted that the Policy Excess is increased to £250 in respect of
Escape of Water claims.

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**POLICY
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The Extension shown below applies to your Policy.

TERRORISM EXTENSION

Notwithstanding Exception 3 to the Policy the cover provided by SECTION 1A BUILDINGS, SECTION 1B GLASS and SECTION 2 RENT is extended to include Damage and Indirect Loss the proximate cause of which is an Act of Terrorism carried out within the Territorial Limits provided always that the following Special Exclusions Special Conditions and Definitions shall apply to this extension:

SPECIAL EXCLUSIONS

This Extension does not cover

1. Damage or Indirect Loss directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from:
 - a) riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
 - b) Virus or Similar Mechanism or Hacking or Denial of Service Attack in respect of any Computer Equipment
2. Damage or Indirect Loss in respect of:
 - a) any Nuclear Installation or Nuclear Reactor
 - b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes.
 - c) any property which is insured by or would but for the existence of this Policy be insured by any form of transit or aviation or marine policy
 - d) any other type of property which is specifically excluded elsewhere in this Policy.

SPECIAL CONDITIONS

It is agreed that:

1. In any action suit or other proceedings where the Company alleges that any Damage or Indirect Loss is not covered by this policy at the burden of proving that such Damage or Indirect Loss is covered shall be upon the Insured.
2. This Extension is
 - a) not Subject to any of the exclusions specified elsewhere in this Policy other than those stated in the Special Exclusions above
 - b) subject to all the other terms limits of liability definitions provisos and conditions of this Policy (including but not limited to any excess or deductible to be borne by the Insured) except as expressly varied hereby

Definitions

For the purposes of this extension the following Definitions apply:

Act of Terrorism

Limited to Damage occasioned by or happening through or in consequence of an act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence

Computer Equipment

Any computer or other equipment or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not

Continued

Reason for Issue RENEWAL 2011

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TERRORISM EXTENSION

Definitions

Denial of Service Attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non genuine traffic between and amongst networks.

Hacking

Unauthorised access to any computer or other equipment or component or system or item which processes stores or retrieves data, whether the property of the Insured or not.

Territorial Limits

Great Britain (Meaning England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987 not the Isle of Man nor the Channel Islands).

Virus or Similar Mechanism

Program code, Programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to Trojan horses worms and logic bombs.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation designed or adapted for

- a) the production or use of atomic energy
- b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
- Or
- c) the storage processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the course of the production or use of nuclear fuel

Nuclear Reactors

Any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons

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