



SCHEDULE

1	Policy Number:	DIJ155X4B816/711	
2	The Company	Applewood Court Residents (Swindon) Ltd	
3	Principal Address	15 Windsor Road Swindon Wiltshire SN3 1JP UK	
4	Policy Period	From: 22 May 2016 Both dates inclusive Greenwich Mean Time	To: 21 May 2017
5	Aggregate Limit of Liability	£100,000.00	
	5.a. Pollution Sub-limit of Liability	£250,000 or 25% (twenty five per cent) of the Aggregate Limit of Liability whichever is the lesser	
	5.b. Section 1.3 - Company Liability Sub-limit of Liability	£250,000 or 50% (fifty per cent) of the Aggregate Limit of Liability whichever is the lesser	
6	Retention		
	6.a Insuring Clause 1.2	NIL	each and every claim
	6.b Insuring Clause 1.3 - Company Liability	£2,500	each and every claim
7	Prior and Pending Litigation Date	22/05/2013	
8	Discovery period	a. 365 days b. 100% of Total Annual Premium	
9	Premium	£110.00	
	Insurance Premium Tax	£10.45	
	Total Payable	£120.45	
10	Endorsements	None	

INSURERS PROPORTION

W.R. Berkley Insurance (Europe) Limited **100%**

Dated in London this day of 09/05/2016

Your Insurance Adviser's Details



Commercial & General Insurance Services Ltd
Suite C10. Arena Business Centre
9 Nimrod Way
Ferndown
BH21 7WH

Tel: 01202 862 660

STATEMENT OF DEMANDS & NEEDS

Prepared for: Applewood Court Residents (Swindon) Ltd

Information received from you

We have based your Statement of Demands & Needs on the information provided to us. Your need was identified as a Directors & Officers Liability Policy to cover resident associations.

We have reviewed your insurance requirements and provided a quotation with W R Berkley. 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. 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 a limit of indemnity of £100,000.

You have advised us there have been no claims in the last 3 years at this property.

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.

9th May 2016

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