



South East Commercial
Insurance Centre

Kestrel House
Knightrider Court
Knightrider Street
Maidstone Kent ME15 6LU

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CERTIFICATE OF INSURANCE

This is to certify that Buildings Insurance is in force as follows:-

Insured : Freehold Managers (Nominees) Limited
and Applewood Court Residents (Swindon) Ltd

Address : 1-36 Applewood Court, Westlea, Swindon

Insurer : NIG

Policy Number : SEC/003682831

Certificate No : APCO01PO03

Sum Insured : Buildings : £ 2553080
Loss of Rent : £ Nil

Period of Cover : 01/03/2003 to 01/03/2004

Premium : As Detailed In Policy Portfolio

Perils Insured : Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious
Damage, Theft and Attempted Theft, Storm & Flood, Escape of
Water or Oil, Breakage or Collapse of Aerials or Falling Trees, Impact
by any Road Vehicles or Animal, Subsidence, Groundheave, Landslip,
Alternative Accommodation £10,000 per Property, Accidental
Damage to Buildings including Glass & Sanitary Ware and
Underground Services, Day One Provision
Property Owners Liability £2 Million Indemnity

Excesses : Fire:- £Nil Water Damage:- £ 150
Subsidence:- £1000 All other perils:- £ 150

Features Include

- * Index Linking of sums insured.
- * Cover for up to 2 years ground rent if the premises are rendered uninhabitable - limit 10% of the total sum insured.
- * Additional cost of reinstatement of the damaged property, including undamaged portions, to comply with legislation, regulations or bye-laws.
- * Consultants fee incurred in the reinstatement or repair of the damaged property.
- * Cover automatically up to 10% of the total sum insured or £250,000 whichever is the lower, to cater for newly erected or acquired buildings and alterations, extensions and additions to existing buildings.
- * Costs incurred with our consent in removing debris, demolishing or shoring up the damaged property.
- * Damage to the grounds caused by emergency services - limit £10,000 for any single occurrence.
- * Cover for any contracted purchaser of the buildings up until completion of the purchase.
- * Costs incurred in tracing the source of water damage - limit £10,000 for any single occurrence.

The National Insurance
Guarantee Corporation Ltd
Registered Office: Charnock House
145 City Road, London EC1Y 1JF
Registered in England and Wales
Number 42133

NIG is a member of the London
Insurance Standards Group

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Best Buildings Insurance
Policy for 2003