



John Eke & Partners

CHURCH HOUSE
128 HIGH STREET
MIDSOMER NORTON
BATH. BA3 2JJ

TEL: 01761 414049
FAX: 01761 415259
info@eke.co.uk
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Applewood Court Residents (Swindon) Limited
Freehold Managers (Nominees) Limited
C/o Mr J R Morris FMCA
15 Windsor Road
The Lawns
Swindon
Wiltshire SN3 1JP

Our Ref: JB/ED
Email: jenny.bennett@eke.co.uk

24 February 2004

Dear John

Property Owners Insurance – Norwich Union

Further to our recent exchange of emails I thank you for confirmation that you wish to proceed with the cover as quoted effective 1 March 2004 and it has been noted that the first period of insurance shall run through until the 31 March 2005.

I now enclose herewith our respective Invoices first of all, for the Property Insurance itself and secondly for the Terrorism cover which unfortunately I have now discovered can only be arranged in an annual contract from the date of inception hence can only run until 1 March, 2005 and be renewed annually thereafter. At the same time I enclose herewith our own Insurance Register with details of the policy cover etc. pending receipt of the full documentation.

I trust all meets with your requirements and look forward to receiving settlement shortly.

Yours sincerely

MRS J A BENNETT ACII
CHARTERED INSURANCE BROKER



AUTHORISED AND
REGULATED BY THE
FINANCIAL SERVICES
AUTHORITY

OFFICES ALSO AT
LEEDS KING SQUARE
BRIDGVAUER
SOMERSET TAVERNAGE
TEL: 01273 45444
FAX: 01273 45473

JOHN EKE & PARTNERS LTD
REGISTERED OFFICE
CHURCH HOUSE
128 HIGH STREET
MIDSOMER NORTON
BATH BA3 2JJ
REG. NO. 0311881

INSURANCE BROKERS
AND INDEPENDENT
FINANCIAL ADVISERS



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C/o Mr J R Morris FMCA
15 Windsor Road, The Lawns
Swindon, Wilts
SN3 1JP

Our ref :APPL15PO02/7
Date :19/02/2004
Invoice No :238722
VAT Number 816305449



New Business - Invoice

Property Owners Insurance

Insurance Company	Norwich Union Insurance Group
Policy Number	40 RPP 1716221
Effective Date to	01/03/2004 31/03/2005
Premium	£ 3194.06
Insurance Premium Tax Included	£ 152.10

TOTAL DUE £ 3194.06

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OFFICES ALSO AT
11, LEEKING SQUARE
BRIDGWATER
SOMERSET TA9 3DG
TEL: 01273 43444
FAX: 01273 452178

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BATH BA3 2JJ
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INSURANCE BROKERS
AND INDEPENDENT
FINANCIAL ADVISERS

REMITTANCE ADVICE (Please detach and return with remittance)

Applewood Court Residents(Swindon) Limited	Ref: APPL15PO02/7
Payment	Enclosed £3194.06

*Invoice
25/02/04*



John Eke & Partners

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BATH, BA3 2JJ

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Applewood Court Residents
(Swindon) Limited
Freehold M'gers (Nominees) Ltd
C/o Mr J R Morris FMCA
15 Windsor Road, The Lawns
Swindon, Wilts
SN3 1JP

Our ref : APPL15TE01/7
Date : 23/02/2004
Invoice No : 238723
VAT Number 816305449



MEMBER



General Insurance
STANDARDS COUNCIL



THE INSTITUTE OF
INSURANCE BROKERS

New Business - Invoice

Terrorism Insurance

Insurance Company	Norwich Union Insurance Group	
Policy Number	T04XV10359	
Effective Date	01/03/2004	
to	01/03/2005	
Premium	£	349.55
Insurance Premium Tax Included	£	16.65

TOTAL DUE £ 349.55

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AUTHORITY

OFFICES: 150/161
COURT SQUARE
BRISTOL
SOMERSET TA1 1JG
TEL: 0117 914111
FAX: 0117 914111

JOHN EKE & PARTNERS LTD
REGISTERED OFFICE
CHURCH HOUSE
128 HIGH STREET
MIDSOMER NORTON
BATH BA3 2JJ
REG. NO. 01513883

INSURANCE BROKERS
AND INDEPENDENT
FINANCIAL ADVISERS

REMITTANCE ADVICE (Please detach and return with remittance)

Applewood Court Residents(Swindon) Limited

Ref: APPL15TE01/7

Payment

Enclosed

£349.55

Paul Eke 23/2/04

NEW BUSINESS ADJUSTMENT

Produced on 22 February 2004

This Schedule forms part of Your policy.

If the information in the attached Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

Your Policy Details

Effective Date	01 March 2004	Premium Due	£3,005.59
Policy Expires	31 March 2005	Insurance Premium Tax	£150.28
Renewal Date	01 April 2005	Total Amount Due	£3,155.87
		Annual Premium	£2,770.31
		Insurance Premium Tax	£138.52
		Total	£2,908.83

Your Details

Policyholder	Applewood Court Residents (Swindon) Ltd and Freehold Managers (Nominee's) Ltd
Address	1-36 Applewood Court Westlea Swindon SN5 7AH
The Business	Residential Property Owners

Your Insurance Adviser's Details

Agency Number	06 16686
Name	John Eke & Partners(M-S-N)
Address	Church House 128 High Street Midsomer Norton, Bath BA3 2JJ
Telephone Number	01761 414049

Your Residential Property Owners Policy Schedule - Continued
Policy Number 40 RPP 1716221

The Schedule details for each Section are shown in the following pages.

Your Residential Property Owners Policy Schedule - Continued
Policy Number 40 RPP 1716221
Risk 1 /Location 1

RESIDENTIAL PROPERTY OWNERS INSURANCE

Business Residential Property Owners

Premises 1-36 Applewood Court
 Westlea
 Swindon
 SN5 7AH

Asset Protection	Sum Insured
Property Damage	
Subsidence is included	
Residential Building Accidental Damage is included	£2,553,080 Index Linked
Contents of Communal Areas at the above premises Accidental Damage is included	£10,000 Not Index Linked

Revenue Protection	Limit of Indemnity
Loss of Rent and Alternative Accommodation Expenses	20% of the Residential Building Sum Insured

Legal Liabilities	
Employers' Liability	£10,000,000
Public and Products Liability	£5,000,000

Excesses

Asset Protection	Excess
Property Damage	
Subsidence	£1,000
Residential Building	£100
Contents of Communal Areas at the above premises	£100

Legal Liabilities	
Public and Products Liability	Refer to policy wording

Your Residential Property Owners Policy Schedule - Continued
Policy Number 40 RPP 1716221
Risk 1 /Location 1

Any other Excesses stated in the Policy and/or Endorsements as applying.

Conditions Precedent

Any Conditions Precedent stated in the Policy as applying.

Any Conditions Precedent are subject otherwise to the terms and exceptions of the Policy.

Endorsements

Any Endorsements stated in the Policy as applying.

The following also apply:

Survey Condition

Survey Condition

This Policy has been issued prior Our survey. Accordingly it is a condition precedent to Our liability under this Policy that you shall comply with any risk improvements required by Us following a survey within the timescales specified.

We retain the right to cancel suspend or alter the terms of the insurance by this Policy or any part hereof should the survey show the risk or any part thereof to be unacceptable requiring improvement or not as represented by You to Us.

Any Endorsement(s) are subject otherwise to the terms and exceptions to the Policy.

Introduction

Thank You for choosing Norwich Union Insurance as Your insurer.

This is Your Residential Property Owners policy, setting out Your insurance protection in detail.

Please read it carefully to make sure that it meets Your requirements and that the details on the policy Schedule are correct.

Your premium has been based upon the information shown in the policy Schedule and recorded in Your statement of fact.

If after reading Your policy You have any questions, please contact Your insurance adviser.

Terrorism Insurance Certificate (Pool Re Scheme)

Certificate No: T04XN10359

General Cover Policy No: 40 RPP 1716221

The Insured: Applewood Court Residents (Swindon) Ltd

Period of Insurance: Effective 01/03/2004 Expiring 28/02/2005

Renewal Date: 01/03/2005

Issuing Centre and reference:
Norwich Union Insurance Limited

Ref: cb/aries

Premium Details:

Insurance Premium:	£	332.90
Insurance Premium Tax:	£	16.65
Total Amount Due:	£	349.55

The Cover

In consideration of the payment of the Insurance Premium and its Insurance Premium Tax in respect of the Period of Insurance shown above We will indemnify You by payment or at Our option by reinstatement or repair in respect of Damage or Consequential Loss directly caused by an Act of Terrorism as defined in this Certificate in England Wales and Scotland only (but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Isle of Man or the Channel Islands) subject to the terms definitions and conditions contained in or endorsed on the General Cover Policy unless specifically amended by this Certificate

Definitions

Each time We use one of the words or phrases listed below it will have the same meaning wherever it appears in this Certificate

A defined word or phrase will start with a capital letter each time it appears in this Certificate

Certificate

The Terrorism Insurance Certificate numbered above

Consequential Loss

Loss resulting from Damage to the Property insured

Damage

Accidental loss of or destruction of or damage to the Property insured

General Cover Policy

The policy providing insurance in respect of The Insured's interest in Property and/or Premises the policy number of which is detailed in this Certificate

Period of Insurance

From the Effective date until the Expiring date shown above in this Certificate and any subsequent period for which We accept payment for renewal

Property and/or Premises

The Property and/or Premises as defined in and insured by the General Cover Policy excluding any land or building which is occupied as a private residence or any part thereof which is so occupied unless

- (i) insured under the same contract of direct insurance as the remainder of the building which is not a private residence or
- (ii) not insured in the name of an individual

Act of Terrorism

For the purpose of this Certificate only Act of Terrorism means acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto

In any action suit or other proceedings where We allege that any Damage or Consequential Loss is not covered by this Certificate the burden of proving that such Damage or Consequential Loss is covered shall be upon The Insured

We/Us/Our/Norwich Union

Norwich Union Insurance Limited

You/Your/The Insured

The person persons company companies partnership partnerships or unincorporated association named in this Certificate as The Insured

Excluded Losses

Cyber Risks

We will not indemnify You in respect of Damage or Consequential Loss directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from damage to 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 where such damage is caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack

including consequential loss directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking or Denial of Service Attack

For the purposes of this Cyber Risks Exclusion the following Definitions shall apply:

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

This includes but is not limited to trojan horses worms and logic bombs

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

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

This includes but is 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 or amongst networks

War and Allied Risks

We will not indemnify You in respect of Damage or Consequential Loss occasioned by 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

Conditions

1. The insurance provided by this Certificate is subject to all terms and conditions of the General Cover Policy except that :

- (a) any terms in the General Cover Policy which provide for adjustments of premium
- (b) any aggregate limit contained in the General Cover Policy on the amount borne by The Insured as a result of the operation of a deductible
- (c) any provision for the automatic reinstatement of sums insured contained in the General Cover Policy
- (d) any Long Term Agreement / Undertaking contained in the General Cover Policy

shall not apply to the insurance effected by this Certificate



**NORWICH
UNION**

an AVIVA company

2. We may cancel the cover provided by this Certificate

(a) by sending You thirty days written notice to Your last known address

We will refund a proportionate part of the premium paid for the unexpired period

(b) immediately if the premium has not been paid

3. The insurance by this Certificate will be of no effect unless

(a) You have declared to Us all property and/or premises owned by You or for which You are responsible

(b) You have purchased Terrorism cover from a Pool Re member company in respect of all such property and/or premises

NB. The above must include all such property and/or premises of subsidiary companies unless it is the practice of any subsidiary to effect its own insurance

Endorsements applicable to this Certificate

None

Signed on behalf of Norwich Union Insurance Limited
this 24th day of February 2004

Norwich Union Insurance Limited
Registered in England No 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG.
A member of the Aviva group of companies. A member of the General Insurance Standards Council



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C/o Mr J R Morris FMCA
15 Windsor Road
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Wiltshire
SN3 1JP

Our Ref: JB/DG
Email: jenny.bennett@eke.co.uk

6 April 2004

Dear John

Property Owners Insurance : Norwich Union

With reference to the above, I understand that a representative of the Norwich Union has recently visited the premises to carry out a survey and I have been requested to extend their thanks to you during his recent visit.

The Norwich Union are now pleased to advise that there are no Risk Improvements or Recommendations required and I would be pleased if you could note your records.

Yours sincerely

MRS J A BENNETT ACII
CHARTERED INSURANCE BROKER



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