



John Eke & Partners

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128 HIGH STREET
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Mr J R Morris FMCA
Applewood Court Residents (Swindon) Limited
15 Windsor Road
The Lawns
Swindon
Wiltshire
SN3 1JP

Our Ref: SJP/
Email: stephen.peacock@eke.co.uk

13 April 2005

Dear Mr Morris

Property Owners Insurance – Policy Numbers 40RPP1716221 and T05RN11294

I refer to the above and now have pleasure in attaching the renewal documentation which includes the Terrorism Insurance Certificate and also the Employers Liability Certificate for your display.

I trust this is in order but if you should have any queries please give me a call.

Yours sincerely

STEPHEN PEACOCK



AUTHORISED AND
REGULATED BY THE
FINANCIAL SERVICES
AUTHORITY

OFFICES ALSO AT
11, 13 KING SQUARE
BRIDGVAULT
SOMERSET TAG BLDG
111, 113, 114, 115
FAX 01761 415259

JOHN EKE & PARTNERS LTD
REGISTERED OFFICE
CHURCH HOUSE
128 HIGH STREET
MIDSOMER NORTON
BAIH BA3 2JJ
REG No 07274954

INSURANCE BROKERS
AND INDEPENDENT
FINANCIAL ADVISERS



**NORWICH
UNION**

an AVIVA company

**Your Residential Property Owners Policy Schedule
Policy Number 40 RPP 1716221**

RENEWAL

Produced on 24 February 2005

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 April 2005	Renewal Premium Due	£3,020.17
Policy Expires	31 March 2006	Insurance Premium Tax	£151.01
Renewal Date	01 April 2006	Total Renewal Premium	£3,171.18

Please note that your annual insurance premium may include an amount or amounts for additional services. Where the premium is being collected by instalments there may be a charge. Please read your documentation carefully to ensure you know how much you are paying in total.

Annual Premium	£3,020.17
Insurance Premium Tax	£151.01
Total	£3,171.18



**NORWICH
UNION**

an AVIVA company

**Your Residential Property Owners Policy Schedule
Policy Number 40 RPP 1716221**

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	£2,729,922 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 to 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.

Residential Property Owners Policy Statement of Fact

Policy Number: 40 RPP 1716221

Policyholder's Name: Applewood Court Residents (Swindon) Ltd and Freehold Managers (Nominee's) Ltd

Policyholder's Contact Address: 1-36 Applewood Court
Westlea
Swindon
SN5 7AH

Effective Date of Cover: 01 April 2005

Insurance Adviser's Reference: 06 16686

The Business: Residential Property Owners

This is an important document and You must read it in full

A statement of fact records the information notified to Norwich Union and facts assumed about **You, Your Business and Your Business partners and directors**. It must be read in conjunction with the enclosed Schedule and policy wording, as together they form a record of Our contract with You and the information which has been taken into account when calculating the premium, terms and conditions upon which Your policy is based.

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application. If You are in any doubt as to whether a fact is material then it should be disclosed to Us. If any changes in circumstance arise during the Period of Insurance cover please provide Us with details.

We recommend You keep a record (including copies of letters) of all information provided to Us for Your future reference. A copy of all information given to Us can be supplied on request within a period of three months.

You must check all the information and material facts contained in this statement of fact and the Schedule and contact Your Insurance Adviser immediately on 01761 414049 if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay Your claim(s).

Any subsequent alterations to this statement of fact take precedence over the information contained within it.

General Details

Neither You, Your directors, partners or family members involved with The Business or any other business have:

- ever had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied
- ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence
- ever been declared bankrupt or insolvent or been disqualified from being a company director

Claims History

In connection with The Business or any other business in which You, Your directors, partners or family members are, or have been involved, and in respect of the cover(s) now granted:

- there have not been any incidents in the 3 years prior to the inception of this policy which have or could have resulted in a claim, whether insured or not

Premises Details

Premises Address: **1-36 Applewood Court, Westlea, Swindon, SN5 7AH**

The building is constructed of brick, stone or concrete and roofed with slate, tiles, concrete, metal or asbestos cement sheeting

The above Premises insured or to be insured (including any glass to be insured) are and will be maintained in a good state of repair

No Communal Facilities are provided to residents

- the building has not suffered from nor is showing any signs of damage by subsidence, ground heave or landslip and is not
- situated over made up ground or underground workings of any sort, or sited near a cliff

The Individual Residential Units are not sub-let

The building is occupied for the sole purpose of the Business and otherwise only as a private dwelling

The building is not unfurnished, unused or unoccupied

IMPORTANT INFORMATION

Data Protection Act - Information uses

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Norwich Union Insurance Limited.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your insurance intermediary. It may be disclosed to the General Insurance Standards Council and other regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossessions), information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Credit Searches and Accounting

In assessing your insurance details, the insurer may search files made available to it by credit reference agencies, who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score is obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application/renewal will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or their agents.

Marketing

Aviva Group and its agents may use your information to keep you informed by post, telephone, e-mail or other means of products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to Norwich Union, FREEPOST, Mailing Exclusion Team, PO Box 903, Sheffield S11 8LE.



Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim. For other classes of insurance, advising and arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder of the claim. There is no upper limit in either case

Further information about compensation scheme arrangements is available from the FSCS.

You should show these notices to anyone who has an interest in property insured under this policy



**NORWICH
UNION**

an AVIVA company

Terrorism Insurance Certificate (Pool Re Scheme)

Certificate No: T05RN11294

General Cover Policy No: 40 RPP 1716221

The Insured: Applewood Court Residents (Swindon) Ltd & Freehold Managers (Nominees's) Ltd

Period of Insurance: Effective 01/03/2005 Expiring 28/02/2006

Renewal Date: 01/03/2006

Issuing Centre and reference:

Norwich Union Insurance Limited
General Buildings
33-49 Victoria Street
Bristol
BS1 6AS
Ref: Helen Shaw

Premium Details:

Insurance Premium:	£	273.99
Insurance Premium Tax:	£	13.70
Total Amount Due:	£	287.69

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

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
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None

Signed on behalf of Norwich Union Insurance Limited
this 9th day of February 2005