

Mr John Morris
Applewood Court Residents (Swindon) Ltd
15 Windsor Road
Swindon
Wiltshire
SN3 1JP

31 March 2011

Dear Mr Morris

Flats Insurance – Applewood Court Residents (Swidon) Ltd

I refer to the above and thank you for your BACS payment of £2,521.21..

Please find enclosed the Employers' Liability Certificate.

Any queries whatsoever, please do not hesitate to contact me on the Freephone number above.

Yours sincerely

P. Evans

pp Karen Landa ACII
Office Manager

Email: kl@insurecg.co.uk



Authorised and regulated by
the Financial Services Authority

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number PP04 021288821

- 1) Name of Policyholder **APPLEWOOD COURT RESIDENTS (SWINDON) LTD & FREEHOLD MANAGERS (NOMINEES) LTD**
- 2) Date of commencement of insurance **31st March 2011**
- 3) Date of expiry of insurance **31st March 2012**

We hereby certify that subject to paragraph 2:-

1. the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of MMA Insurance plc (Authorised Insurer)

Managing Director

Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

MMA Insurance plc
Registered in England and Wales no. 613259
Registered Office: Norman Place, Reading RG1 8DA



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the Financial Services Authority

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021288821

Insured | APPLEWOOD COURT RESIDENTS (SWINDON) LTD & FREEHOLD MANAGERS (NOMINEES) LTD

The following Section(s) is/are in force		Declared Value £	Sums Insured £	Premium Excluding Tax £
Landlords Contents at Property 1		N/A	10,000	0.00
Section 1B - Glass				
Glass in the building(s) situate:-				
Applewood Court Westlea Swindon SN5 7AH				
			INCLUDED	
Section 1C - Owner's Liability to the Public				
TERRORISM EXTENSION				
				267.38
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

6th March 2011

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



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**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021288821

Insured | APPLEWOOD COURT RESIDENTS (SWINDON) LTD & FREEHOLD
MANAGERS (NOMINEES) 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 P101A 08/07).

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

OTHER INTEREST:

It is hereby noted that Oakwood Home Loans Ltd has an interest in the policy in respect to Flat 28 A

Reason for Issue | RENEWAL 2011

Schedule Dated

6th March 2011



INSURANCE

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**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021288821

Insured | APPLEWOOD COURT RESIDENTS (SWINDON) LTD & FREEHOLD MANAGERS (NOMINEES) LTD

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



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**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021288821

Insured | APPLEWOOD COURT RESIDENTS (SWINDON) LTD & FREEHOLD
MANAGERS (NOMINEES) LTD

The Extension shown below applies to your Policy.

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 on 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 of 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

Reason for Issue | RENEWAL 2011

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