



Suite C10 Arena Business Centre
Nine Nimrod Way, Ferndown, Dorset BH21 7WH

fax: 01202 862661
email: info@insurecg.co.uk
www.flatsdirectuk.com
Freephone 0800 731 6242

Mr John Morris
15 Windsor Road
Swindon
Wiltshire
SN3 1JP

16th April 2012

Dear Mr Morris

**Flats Insurance – Applewood Court Residents (Swindon) Ltd
Ageas Policy – 201200565A**

Thank you for your instructions to renew the above Policy, I confirm receipt of your payment of £2228.19 in payment of the renewal premium.

I confirm that the policy has renewed with effect 31/03/2012 and I now enclose the Certificate of Employers Liability Insurance, Policy Schedule & Policy Wording to conclude the renewal.

Should you have any queries, please do not hesitate to contact me on the Freephone number above.

Yours sincerely,

Julie Stacey

Julie Stacey
Insurance Administrator
Email: js@insurecg.co.uk



Certificate of Insurance

This is to certify that insurance is in force as follows

Policy Number	RISFIPO353001/201200565A
Insured	Applewood Court Residents Swindon Ltd & Freehold Managers (Nominees) Ltd
Risk Address	Applewood Court Westlea Swindon SN5 7AH United Kingdom
Declared Value	£2,736,394
Contents of Common Areas	£15,000
Loss of rent (period of cover : years)	£0
Property Owners Liability (Any one event and in the aggregate for Pollution)	£5,000,000
Employers Liability Limit of Indemnity	£10,000,000
Premium	£1,870.95
Terrorism Premium	£231.12
Insurance Premium Tax @ 6%	£126.13
Total Premium to Date (Including IPT)	£2,228.20
Period of Cover	From 31/03/2012 To 31/03/2013
	Effective Date 31/03/2012
Fire, Lightning, Aircraft, Explosion and Earthquake	£0
Riot, Civil Commotion, Malicious Damage, Storm, Escape of Water, Impact and Theft	£250
Subsidence, Landslip and/or Heave	£2,500
Flood Excess	£250
All Other Damage	£250
Basis of Settlement	Buildings Day One (Non Adjustable) Basis 50.00% uplift.
Clauses	Professional Fees, Removal of Debris, Interest of Lessees and Mortgagees automatically noted, Non Invalidation including Landlord to Financier, Residential Alternative Accommodation 30%

Date of Issue	10/04/2012
Property Reference	COMM/03/APPL

This policy is administered by Residents Insurance Services Limited (RIS) – Registered in England No 3952276 Registered Office UPS Building, Regis Road, London NW5 3EW – RIS is authorised and regulated by the Financial Services Authority Register No 309410
This policy is underwritten by Ageas Insurance Limited – Registered in England No 354568 Registered Office Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA – Ageas Insurance Limited is authorised and regulated by the Financial Services Authority Registered Number 202039



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 policy holder employs persons covered by the policy).

Policy Number: **RISFIPO353001/201200565A**

1. Name of policy holder.

Applewood Court Residents Swindon Ltd & Freehold Managers (Nominees) Ltd

Excluding the following subsidiary(ies)

2. Date of commencement of insurance policy. **31/03/2012**
3. Date of expiry of insurance policy. **31/03/2013**

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 Guernsey, the Island of Jersey or the Island of Alderney, or to off-shore installations in territorial waters around Great Britain and its Continental Shelf (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million(c)

Signed on behalf of Ageas Insurance Ltd (Authorised Insurer)

Mark Cliff
Managing Director

Notes

- 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, or 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
- Specify applicable law as provided for in regulation 4 (6) of the Regulations.
- 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.

The information below is not required by the Regulations:

In paragraph 1 - Name of policy holder, "policy holder" means Insured as defined in the Policy.

Ageas Insurance Limited

Ageas House, The Square, Gloucester Business Park, Gloucester GL3 4AD Telephone 0845 122 3292 Fax 0845 122 3284
Registered Address Ageas House Tollgate Eastleigh Hampshire SO53 3YA Registered Number: 354568 England
Authorised and regulated by the Financial Services Authority.

Suite C10 Arena Business Centre
Nine Nimrod Way, Ferndown, Dorset BH21 7WH

fax: 01202 862661
email: info@insurecg.co.uk
www.flatsdirect-uk.com
Freephone 0800 731 6242

Mr John Morris
15 Windsor Road
Swindon
Wiltshire
SN3 1JP

14th March 2012

Dear Mr Morris

Flats Insurance – Applewood Court Residents (Swindon) Ltd

Further to your email, I confirm that Ageas Insurance Ltd will maintain cover from 31st March 2012, in accordance with Schedules A & B sent to you on the 12th March 2012.

Please find enclosed the following :

- 1) Our Invoice
- 2) A statement of demands & needs
- 3) Copies of Schedules A & B for your records

Kindly sign and return Schedules A & B together with your cheque once you have read and agreed the contents. Should there be any incorrect or missing information, please let me know immediately as this could affect the quotation/cover.

I look forward to hearing from you, in the meantime if you have any queries, please do not hesitate to call me on the Freephone number above.

Yours sincerely



Julie Stacey
Insurance Administrator

Email: js@insurecg.co.uk

Invoice

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

INVOICE NUMBER 9458
DATE OF INVOICE 14/03/2012

Details

Ageas (RIS) Flats Insurance Policy 31/3/12 to 31/3/13	Cost
Terrorism	1,870.95
Insurance Premium Tax	231.12
	126.12

TOTAL NOW DUE 2,228.19

Payment by cheque should be made payable to Flats Direct and sent to the address above.

Payment by BACS to Bank: Lloyds TSB, Sort Code:30-80-89, A/C No: 26132160,
Account Name: Commercial & General Insurance Services Ltd No 2 Clients

Terms of invoice: 14 days from receipt

paid 30/3/12

Schedule A – Your Information

Insured Party Applewood Court Residents Swindon Ltd & Freehold Managers (Nominees) Ltd

Requested Period Of Cover 31/03/2012 to 31/03/2013
(Please note Cover will not commence until our formal quotation has been accepted)

The information you have provided:

Our Questions

Your Answers

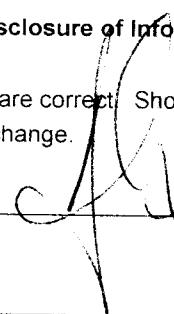
1	Building Type	Purpose Built Block of Flats
2	Floor Construction	Concrete
3	Number of Floors / Number of Flats	2 / 36
4	Approx. Date when built &/or date when converted	1982
5	Is the property occupied?	Yes
6	Statement that best describes the residents.	Owner Occupiers / Long Leaseholders / tenants
You confirmed that there are no Students, DSS, Housing Association or Asylum seekers in residence. <i>N.B. All owners were reminded of this requirement on 15 March 2012 and asked to notify us of any changes</i>		
7	Is the property of standard construction i.e. brick with tile/slate roof?	Yes
8	Is more than 10% of the roof flat?	No
9	Is the property in a good state of repair?	Yes
10	Is there any evidence of subsidence, ground heave or landslip?	No
11	Is the property a listed building?	No
12	Is there a Managing Agent?	<u>Don't know</u> <u>Self-managed</u> .
13	Have you been refused insurance or had special terms/conditions imposed?	No
14	Are there any communal facilities (lift, boiler, swimming pool, gym etc.)?	No
15	Are there any commercial units (e.g. shops, offices)?	No
16	Is Employers Liability required? If so:-	Yes

17	How many Directors / Total Annual Salary	3 / £0
18	How many employees / Total Annual Salary	0 / £0
19	Is the policy holder ELTO exempt? If so:-	Yes
20	Please confirm your ERN Number	Not Required
19	Is Terrorism cover required?	Yes
20	Is Engineering cover required (lifts/boilers)?	No
21	How many lifts / No. of Floors?	N/A
22	Make & Model / Passengers / Max Weight ?	N/A
23	Is Directors & Officers cover required?	No
24	Number of Directors?	N/A
25	Level of Indemnity required?	N/A
26	Has the business or any directors ever been (i) convicted, charged, officially cautioned for any offence, (ii) prosecuted under H&S legislation, or received H&S prohibition notices or prosecuted for pollution or contamination, or (iii) had any pollution incidents at the premises?	No
27	Have there been any claims made during the last 3 years?	24/01/11 £493 Other. Theft of lead flashing 31/01/11 £493 Other. Theft of lead flashing
	Any other comments made	None

Disclosure

Please refer to Schedule C, Terms of Business, Paragraph 1 - Disclosure of Information.

By signing below, you are accepting that the details on this schedule are correct. Should you need to change any of these details, please amend by hand and initial each change.

Name ES Morris Signed 

Date 16/3/12

Please return one signed copy of Schedules A& B of this Buildings Insurance quotation to us, and keep a copy for your records.

Schedule B – Quotations

Insured Party Applewood Court Residents Swindon Ltd & Freehold Managers (Nominees) Ltd
Risk Address Applewood Court Westlea Swindon SN5 7AH
Requested Sum Insured Buildings £2,736,394
Communal Contents £15,000
Period of Cover 31/03/2012 to 31/03/2013
Type of Cover Property Owner's Insurance – All Risks (Please refer to Summary of Cover)

QUOTATION 1

Insurer Ageas Insurance Limited (formerly Fortis)

Conditions £500 theft excess

All units occupied / Professional tenants only.

No claims in the last 3 years.

Standard construction and timber/concrete floors.

No history of subsidence landslip heave or flood.

Ageas policies exclude all cover for asbestos.

Satisfactorily completed subsidence questionnaire within 30 days of inception, if not

received Subsidence cover will be excluded from Inception.

Sent 14/3/12 by email
receipt acknowledged 14/3/12

Premium	£1,870.95
Terrorism	£231.12
IPT	£126.12
Total Due	£2,228.19

Excesses:	Fire	£ Nil
	Water	£250
	Flood	£250
	Subsidence	£2,500
	All Other	£250

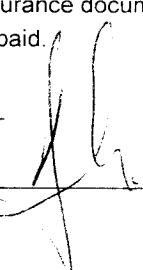
Property Owners Liability Cover £5,000,000

Employers Liability Cover £10,000,000

your acceptance of our Terms of Business contained within Schedule C. If you would like to accept this quotation and to have it effective immediately, please call us on 020 7428 7890.

Please allow at least 10 days to ensure you are in receipt of the formal insurance documentation before the Renewal Date. Documents will not be issued until the Premium has been paid.

I/We accept quotation number _____ with insurer _____

Name John Morris Signed 

Date 15/3/12

Please return one signed copy of all the schedules of this Buildings Insurance quotation to us and keep a copy for your records.

Mr John Morris
15 Windsor Road
Swindon
Wiltshire
SN3 1JP

Suite C10 Arena Business Centre
Nine Nimrod Way, Ferndown, Dorset BH21 7WH
fax: 01202 862661
email: info@insurecg.co.uk
www.flatsdirect-uk.com
Freephone 0800 731 6242

12th March 2012

Dear Mr Morris

**Flats Insurance – Applewood Court Residents (Swindon) Ltd & Freehold
Managers (Nominees) Ltd
MMA Policy – PP04 02128821**

I refer to the above policy which falls due for renewal 31st March 2012.

I have received renewal documents from your existing Insurer MMA Insurance. The Buildings Declared Value has been index linked by 2.72% from £2,663,754 to £2,736,394 (new sum insured £3,420,493) and the renewal premium will be **£2588.47** inclusive of 6% Insurance Premium Tax. MMA have increased the general excess from **£100.00 to £250.00**.

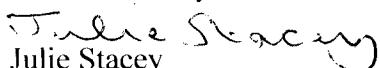
I have sought alternative quotations, and have a more competitive premium through Ageas Insurance Ltd (formerly Fortis) at **£2,228.19 (£250.00 general excess, £500 Theft excess, £2,500 Subsidence excess) or £2,310.82 (£100 general excess, £500 Theft excess, £2,500 Subsidence excess)** I have enclosed details of this quotation (Schedules A&B) together with the Summary of Cover for your kind attention. These quotations are also subject to a satisfactorily completed Subsidence questionnaire within 30 days of inception.

Please also find enclosed the MMA renewal invitation, Policy Schedule, Summary of Cover and our Terms of Business Agreement.

Once you have given your instructions to either renew the existing MMA policy or take up the alternative Ageas policy, I will issue the relevant invoice.

Should you have any queries, please do not hesitate to call me on the Freephone number above. I look forward to hearing from you prior to the renewal date as there are no days grace and would remind you of your duty to disclose any material changes that have occurred either since last renewal or inception.

Yours sincerely,


Julie Stacey
Insurance Administrator
Email: js@insurecg.co.uk

STATEMENT OF DEMANDS & NEEDS

Prepared for: Applewood Court Residents (Swindon) Ltd & Freehold Managers (Nominees) Ltd

Information received from you

We have based your Statement of Demands & Needs on the information provided to us and contained in Schedule A sent to you on 12th March 2012. Your need was identified as a Property Owners Policy to cover Blocks of Flats.

We have reviewed your insurance requirements and provided a quotation with Ageas Insurance. 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 sent to you on the 12th March 2012. 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 the Buildings of the Flats at a Declared Value of £2,736,394 Employers' Liability at £10m, Public Liability at £5m and additional covers as detailed.

You have advised us there have been 2 claims in the last 3 years at this property.

You have selected Terrorism cover.

Excess

The standard policy excess is £250 increasing to £1,000 for subsidence and £500 for theft.

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.

14th March 2012

Ver 2 Mar 2005



Authorised and regulated by
the Financial Services Authority

**RENEWAL
INVITATION**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 02128821

Renewal Date 31st March 2012

Agent: FLATS DIRECT
SUITE C10 ARENA BUSINESS CENTRE
NINE NIMROD WAY
FERNDOWN*
DORSET
BH21 7WH

Agency No: 11459
Agent's Ref: VICKIE CAWTE

Premium Due £ 2441.96

plus Premium Tax (6.00%) £ 146.51

Total Payable £ 2588.47

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

Trade(s) PROPERTY OWNER AND NO OTHER FOR THE PURPOSE OF THIS INSURANCE

Address C/O JOHN MORRIS 15 WINDSOR ROAD
SWINDON WILTSHIRE
SN3 1JP

Your Property Owner's policy is due for renewal.

The premium due should be paid to your Broker/Intermediary by the renewal date.

The relevant Sums Insured have been Index Linked in accordance with the Policy terms and conditions. The Renewal Premium reflects these changes. On payment of the renewal premium you will receive a new Policy Schedule which will show up to date details of cover, including the revised Sums Insured following the application of Index Linking. Please retain this with your Policy booklet.

Please check carefully that the cover provided by your Policy remains adequate and continues to meet your business and cover requirements. If any alterations are necessary please advise your Broker/Intermediary. May we remind you of the necessity of informing us of any material changes that have occurred since either last renewal or inception of this policy. If you have any doubt as to whether a fact is material you should seek the advice of your Broker/Intermediary.

You should keep a record of all information supplied (including copies of letters) relating to this Policy.

Alternative methods of payment (Debit/Credit Card or monthly Direct Debits) are available

Data Protection Act

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

If you have any queries about the use of your information please write to the Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA

IMPORTANT

Anything printed in this box affects your Policy cover. Please attach it to your Policy.

Please see pages overleaf for details of our Claims Helpline and Notice to Policyholders



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the Financial Services Authority

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021288821

Period of Insurance from 31st March 2012 To Expiry Date 31st March 2013

Agent FLATS DIRECT
SUITE C10 ARENA BUSINESS CENTRE
NINE NIMROD WAY
FERNDOWN*
DORSET
BH21 7WH

Agency No: 11459
Agent's Ref: VICKIE CAWTE

Premium Due £ 2441.96

plus Premium Tax (6.00%) £ 146.51

Total Payable £ 2588.47

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

Trade(s) PROPERTY OWNER AND NO OTHER FOR THE PURPOSE OF THIS INSURANCE

Address C/O JOHN MORRIS 15 WINDSOR ROAD
SWINDON WILTSHIRE
SN3 1JP

EXCESS

The Policy does not cover :

- the first £250 of each claim under Section 1A - Buildings and Landlord's Contents (other than Fire, Lightning, Explosion and Earthquake)
- the first £250 of each claim under Section 1B - Glass
- the first £250 of each claim under Section 2 - Rent (other than Fire, Lightning, Explosion and Earthquake)

subject to the maximum Excess in respect of a single incident not exceeding £250

The following Section(s) is/are in force

Property 1 :
Section 1A - Buildings and Landlord's Contents

Buildings situate:
Applewood Court
Westlea
Swindon
SN5 7AH

Occupation/Use: Flats Constructed Pre 1990

Buildings Sums Insured

	Declared Value £	Sums Insured £	Premium Excluding Tax £
	2,736,394	3,420,493	2,167.32

Data Protection Act

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

If you have any queries about the use of your information please write to the Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA

Reason for Issue INVITE RENEWAL 2012

Schedule Dated 22nd February 2012

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



Authorised and regulated by
the Financial Services Authority

POLICY SCHEDULE

COMMERCIAL PROPERTY OWNERS Policy

Policy Number: PP04 021288821

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

		Declared Value £	Sums Insured £	Premium Excluding Tax £
The following Section(s) is/are in force				
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				274.64
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 **INVITE RENEWAL 2012**

Schedule Dated **22nd February 2012**

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



Authorised and regulated by
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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

SUBSIDENCE EXTENSION

Not 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 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

Flats Direct Policy Wording P101C 01/11

This Policy is a FLATS Insurance Policy underwritten on the Flats Insurance Policy wording (code P101C 01/11).

It is hereby agreed that the following amendments are noted on the Flats Direct Policy effective from 1st May 2011.

Section 1A ~ Buildings

Temporary Removal

- (a) the cover in respect of Contents is extended to include such property whilst temporarily removed from the Premises for the purposes of cleaning renovation repair or other similar purposes to any other premises within the United Kingdom or in transit by road rail or inland waterway
- (b) the cover in respect of Contents is also extended to include property as therein defined transferred between Premises described in the Schedule including transit by road rail or inland waterway between such Premises provided that Our maximum liability in respect of any one incident of Damage shall not exceed 15% of the Contents Sum Insured shown in the Schedule for any one occurrence and £2,500 any one article

Reason for Issue **INVITE RENEWAL 2012**

Schedule Dated **22nd February 2012**



Authorised and regulated by
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 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.

Both (a) and (b) above are subject to:

- (i) such property not being more specifically insured
- (ii) the Excess applying under this Section
- (iii) the property not being removed for more than 90 consecutive days.

Gardening Equipment

Your gardening equipment whilst in any locked outbuilding at the Buildings provided that Our liability shall not exceed £2,500 any one occurrence

Television Aerials

- (a) Radio and television receiving aerials satellite aerials their fitting or masts
- (b) Closed circuit television systems provided that Our liability shall not exceed £2,500 any one occurrence at the Buildings specified in the Policy Schedule

Section 2 ~ Rent

Alternative Accommodation

In the event of Damage to Buildings covered by Section 1A of this Policy resulting in

- (a) a residential portion of the Buildings being uninhabitable
- (b) access being prevented to a residential portion of the Premises

This Section extends within the Limit of Liability to include

- (i) the necessary and reasonable additional cost of alternative residential accommodation
- (ii) the necessary and reasonable cost of accommodation in kennels or catteries for dogs or cats belonging to any owner or lessee in residence, where such pets are not permitted in any alternative accommodation
- (iii) the necessary and reasonable cost of temporary storage of furniture belonging to any owner or lessee during the period necessary to restore their respective parts to a habitable condition

Section 1C ~ Owners' Liability to the Public

Limit of Liability

£5,000,000 in respect of any claim or number of claims arising out of one cause.

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of:

- a) legal fees and expenses incurred with Our prior written consent for defending prosecutions, including appeals against convictions
- b) costs of prosecution awarded against You which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007

The total amount payable under this Clause in respect of all claims occurring during any one Period

Reason for Issue | **INVITE RENEWAL 2012**

Schedule Dated | **22nd February 2012**



Authorised and regulated by
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 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.

of Insurance is limited to £500,000.

We will not indemnify You under this Clause in respect of:

1. any prosecutions unless they relate to death to any person other than an Employee occurring within the Territorial Limits during the Period of Insurance happening in connection with The Business.
2. a) the payment of fines or penalties
- b) any remedial or publicity orders or any steps required to be taken by such orders
3. defence costs and expenses and costs of prosecution awarded against You for which You are entitled to indemnity under any other policy or would have been entitled to an indemnity but for the existence of this policy.
4. any proceedings resulting from any deliberate act or omission by You.

Section 3 " Employers' Liability

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of:

- a) legal fees and expenses incurred with Our prior written consent for defending prosecutions, including appeals against convictions.
- b) costs of prosecution awarded against You which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Homicide Act 2007

The total amount payable under this Clause in respect of all claims occurring during any one Period of Insurance is limited to £500,000.

We will not indemnify You under this Clause in respect of:

1. any prosecutions unless they relate to death caused to any Employee within the Territorial Limits during the Period of Insurance and arising out of and in the course of employment or engagement of the Employee by You in The Business.
2. a) the payment of fines or penalties
- b) any remedial or publicity orders or any steps required to be taken by such orders
3. defence costs and expenses and cost of prosecution awarded against You for which You are entitled to indemnity under any other policy or would have been entitled to an indemnity but for the existence of this policy
4. any proceedings resulting from any deliberate act or omission by You.

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 **INVITE RENEWAL 2012**

Schedule Dated **22nd February 2012**



Authorised and regulated by
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 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

Reason for Issue **INVITE RENEWAL 2012**

Schedule Dated **22nd February 2012**



Authorised and regulated by
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 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 or 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 or 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 **INVITE RENEWAL 2012**

Schedule Dated **22nd February 2012**

Schedule C

Terms of Business

Introduction

This terms of business comes into force on the date you receive it from us and will remain in force until you are provided with revised terms. Flats Direct is a trading style of Commercial and General Insurance Services Ltd. Commercial and General Insurance Services Ltd is an insurance intermediary acting on your behalf in arranging your general insurance. We provide the following services, the initial arrangement of cover, mid-term alterations and renewal processing. We will advise and make a recommendation for you after we have assessed your needs. This will include the type of cover you seek together with the costs. We only offer products from a limited number of insurers for Directors & Officers' Liability, Engineering and Terrorism insurance. The list of insurers we offer insurance from is available upon request. We use a range of insurers for the blocks of flats insurance products we offer.

Our status

Commercial and General Insurance Services Ltd of Suite C10 Arena Business Centre, Nine Nimrod Way, Ferndown, Dorset BH21 7WH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312649. Our permitted business is advising and arranging general insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.tsa.gov.uk/register/ or by contacting the FSA on 0845 6061234. The FSA is the independent watchdog that regulates financial services (Please use the following information to decide if our services are right for you).

Remuneration

In the normal course of our business we receive income as follows:

- Commission paid to us by insurance companies with whom we place business.
- No fee is charged for arranging your general insurance.

We would draw to your attention that you may at any time request details of the commission that we have received in placing your insurance business.

Client Money

Client money is money of any currency that we receive and hold in the course of carrying on insurance mediation on behalf of our clients (including you) or which we treat as client money in accordance with the client money rules. The money will be held in a Statutory Trust Account.

Interest on Client Money

Any interest earned on client money held by us for consumers will be retained by us for our own use, rather than paid to you.

Settlement terms

We will be responsible for issuing invoices for all new and renewal premiums and mid-term alterations as soon as practicable after inception or renewal of your policy. We will remit premiums to insurers in accordance with the agreed terms of business. You will be responsible for paying promptly all of our invoices for premiums to enable us to make the necessary payments to insurers. For the avoidance of doubt, we have no obligation to fund any premiums on your behalf. We also have no responsibility for any loss that you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you. In certain circumstances, insurers may impose a specific premium term, whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by cheque or by instalments.

Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy and when you renew your insurance.

It is important that you ensure that all statements you make on the proposal form, claims forms and any other documentation are full and accurate. Please note that if you fail to disclose any material information or change of circumstances to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence in relation to the arrangement of your insurance cover.

Suite C10 Arena Business Centre
Nine Nimrod Way, Ferndown, Dorset BH21 7WH

fax: 01202 862661
email: info@insurecg.co.uk
www.flatsdirectuk.com

Freephone 0800 731 6242

Policy documentation

We will issue policy documentation in a timely manner.

Your policy documentation will confirm the basis of the cover, give details of the insurers, and be accompanied by a cover/debit note.

Prior to the conclusion of the contract you will be given a statement of demands and needs, which sets out and confirms the reason for making the recommendation.

You will be provided in writing in no less than 21 days for consumers and for commercial customers 14 days before the expiry of the policy the renewal terms, or advised if renewal is not being offered.

You will be given an explanation of any changes and if you are a consumer, you can request a new policy document.

We may keep certain documents, such as your insurance policy and/or certificates of insurance until we receive full payment of premium and/or administration charges.

In these circumstances we will ensure that you receive full details of your cover and any documents that you require by law.

Cancellation Rights

A consumer has the right to cancel a general insurance contract within 14 days of receiving the contractual terms and conditions.

In the event of cancellation, insurers may return a pro rata premium to us based on the time on risk.

Claims

You must notify us promptly of any claims.

We will inform you what information is required and pass these details promptly on to the Insurer.

Quotes

When we supply you with a quotation we will confirm how long this will be valid for on the terms we have quoted, give you a written quotation including all the information you need to make an informed decision and give you a summary of the policy coverage.

Complaints

We take all complaints seriously. If you wish to register a complaint then please contact us, either:

In writing to Commercial & General Insurance Services Ltd, Suite C10 Arena Business Centre, Nine Nimrod Way, Ferndown, Dorset BH21 7WH
By telephone on 01202 862 660.

We will acknowledge your complaint in writing and tell you how we will handle it.

If we are unable to settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

A copy of the complaints procedure is available upon request.

Compensation

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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Confidentiality

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

Termination

You or we may terminate our authority to act on your behalf at any time without notice period or penalty. Notice of termination must be given in writing and will be without prejudice to the completion of any transactions already initiated.

Any business currently in progress will be completed unless we receive your instructions to the contrary.

Governing law

This terms of business shall be governed by and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Ver 4 Jan 2010

Please read this document carefully. This Policy summary does not contain the full terms and conditions, details of which can be found within the Policy Document.

Ageas Policy

The Policy by Ageas offers comprehensive cover for property owners including buildings rent and property owners liability. Please refer to your Policy, Schedule and Certificate of insurance for specific details of your cover.

The maximum amount Insurers will pay is the sum insured or limit shown within the Policy, Schedule and Certificate of insurance.

The Policy is underwritten by Insurers as detailed on your Certificate of Insurance and Policy Document, is an annually renewable policy and will run for twelve months or as shown on the Schedule and Certificate of Insurance.

Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you have agreed otherwise.

Please refer to your policy schedule and certificate of insurance for full details of any endorsements, limits or excesses that may apply.

Standard Cover

Property Damage (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions/Provisions	Significant or Unusual Exclusions and Limitations
Available on "All Risks" basis (subject to certain exclusions) Subsidence is included in most cases	<ul style="list-style-type: none"> Contract Works Debris Removal Damage caused by falling trees Fire Extinguishment and Alarm Resetting expenses Fly Tipping Insurance premiums and latent defects Policies Technical Agents Fees Investigation Expenses Involuntary Bailee Loss of Keys Loss Of Market Value Loss of Metered Gas or Water Obsolete Building Materials Personal Possessions Professional Fees Public Authorities Compliance Removal of Nests Sprinkler Costs Temporary Removal Temporary Repairs Trace and access Unauthorised Use of Public Utilities 	<p>Conditions</p> <ul style="list-style-type: none"> Automatic Cover – Newly acquired Properties Alterations & Additions Contracting Purchasers Interest Contribution Automatic Reinstatement of Sum Insured Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees <p>Provisions</p> <ul style="list-style-type: none"> Contractors Designation of Property Mortgagees and Lessors Non-Invalidation Other Interests Repairs maintenance Alterations 	<ul style="list-style-type: none"> Cessation of work or confiscation by authorities Damage caused by the bursting of any boiler other than domestic boilers. Frost damage: Wear and tear, Any process of cleaning, dyeing, restoring or repairing Storm or flood damage to walls, gates or fences Corrosion, wet or dry rot, marring or scratching Normal settlement or bedding down of new structures Inherent vice, latent defect, gradual deterioration Faulty or defective workmanship Collapse or cracking of Buildings Maintenance, redecoration or repair costs

Rent (Policy Section 2)

<ul style="list-style-type: none">• Loss of Rent• Additional Expenditure• Outstanding Debit Balances• Cover follows that chosen under Section 1 – Property Damage	<ul style="list-style-type: none">• Alternative Residential Accommodation and Rent• Anticipated Rent• Buildings Awaiting Sale• Insurance Premiums• Loss of Attraction• Legionellosis• Loss of Investment income on late payment of Rent• Managing Agents Premises• Murder, Suicide and Disease• Payments on Account• Prevention of Access• Professional accounting and legal charges• Rent Free Charges	<p>Conditions</p> <ul style="list-style-type: none">• Automatic Cover – Newly acquired Properties Alterations & Additions• Contracting Purchasers interest• Contribution• Reinstatement of Sum Insured following a loss• Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees <p>Provisions</p> <ul style="list-style-type: none">• Savings• Underinsurance• Alternative Accommodation – Reduction of Loss	<ul style="list-style-type: none">• As shown under Section 1 – Property Damage
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Property Owners Liability (Policy Section 3)

<ul style="list-style-type: none">• Public Liability Indemnity limit £5 million (any one occurrence) unless otherwise shown on the schedule• Additional Costs and Fees with the written consent of Insurers	<ul style="list-style-type: none">• Compensation for Court Attendance connected to a claim• Motor Contingent Liability• Contractual Liability• Cross Liabilities• Data Protection Act 1998• Defective Premises Act 1972• Indemnity to Other Persons• Legal Defense Costs<ul style="list-style-type: none">◦ Health & Safety at Work Act 1974◦ Part II Consumer Protection Act 1987• Movement of Obstructing Motor Vehicles• Overseas Personal Liability• Vehicles (Tools of Trade)• Wrongful Arrest	<ul style="list-style-type: none">• Acquisitions• Adjustments• Contribution• Rights of the Insurer(s)	<ul style="list-style-type: none">• Injury to any employee arising out of and in the course of employment• Damage to property in the custody or control of Insured• Any craft designed to travel in or through water and air• Any mechanically propelled vehicle• Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given• Works other than repairs and or maintenance and or alterations• Liquidated damages, punitive exemplary or aggravated damages, fines, penalties or compensation• Pollution or Contamination other than caused by a sudden identifiable and unintended and unexpected incident.
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Legal Defence Costs (Policy Section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Significant or Unusual Exclusions and Limitations
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<ul style="list-style-type: none"> Legal Costs incurred in the defence of criminal proceedings arising out of breach of the Health and Safety Act (1987) £1 Million Limit of Indemnity any one period of insurance 	<ul style="list-style-type: none"> Fines and penalties Compensation ordered Loss or damage to property Injury to any person When an indemnity applies elsewhere Deliberate acts or omissions
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Eviction of Unauthorised Occupants Insurance (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Significant or Unusual Exclusions and Limitations
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<ul style="list-style-type: none"> Legal expenses incurred in legal proceedings in order to regain possession of property arising out of any unauthorised occupancy of the property 	<ul style="list-style-type: none"> Reasonable precautions to protect property Notification of claims to Insurer Legal Proceedings – approval process Arbitration process Appointed representatives 	<ul style="list-style-type: none"> Pre-existing conditions Fraud or dishonesty
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Optional Cover

Employers Liability (Policy Section 4)

Cover	Extensions included as standard (subject to certain limits)	Provisions	Significant or Unusual Exclusions and Limitations
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<ul style="list-style-type: none"> Employers Liability Indemnity Limit up to £10 Million (inclusive of legal costs and fees) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> Cross Liabilities Compensation for Court Attendance connected to a claim Indemnity to Other Persons Legal Defence Costs <ul style="list-style-type: none"> Health & Safety at Work Act 1974 Part II Consumer Protection Act 1987 Unsatisfied Court Judgements 	<ul style="list-style-type: none"> Acquisitions Adjustments Contribution Employers Liability Recovery Rights of the Insurer(s) 	<ul style="list-style-type: none"> Injury to an employee whilst carried in any motor vehicle or Entering or alighting a motor vehicle
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General Conditions

<ul style="list-style-type: none"> Arbitration Cancellation 	<ul style="list-style-type: none"> Compliance (excluding Section 4) Fraud 	<ul style="list-style-type: none"> General Claims Conditions Policy voidable for non-disclosure The Policy shall be governed by English Law and English Courts Jurisdiction 	<ul style="list-style-type: none"> Reasonable Precautions Subrogation
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General Exclusions

<ul style="list-style-type: none"> Date Recognition 	<ul style="list-style-type: none"> Radiation Risks 	<ul style="list-style-type: none"> Sonic Bangs 	<ul style="list-style-type: none"> War and Allied Risks (excluding Section 4)
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Your Statutory Cancellation Rights

Your insurance contract includes a statutory 14-day cancellation clause. This cooling-off period allows you to reconsider your selection and to cancel your cover if you wish. To cancel you must give written notice of cancellation within 14 days of the day we confirm that your insurance policy is in place or the day when you receive information about your cover, whichever is later.

If you cancel your policy within the 14-day period, your premium will be repaid to you by the insurers. If you have received the benefit of cover during this period, however, insurers may only return a share of the premium you originally paid. Equally, if a claim has been paid to you during this time, you may have to repay this to insurers. We reserve the right to retain our fees and brokerage if you cancel your insurance.

Termination

In the event that our services are terminated by you we reserve the right to retain any fees or brokerage received, or to claim any that are still payable.

How to contact us

Please feel free to discuss any queries you may have concerning your cover with any members of the team at Residents Insurance Services on 020 7428 7890 or you can fax us on 020 7424 9669. Our Office is located at UPS Building, Regis Road, London NW5 3EW

Your insurer

Ageas Insurance Limited

Registered in England No 354568

Registered Address: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA

Ageas Insurance Limited is authorised and regulated by the Financial Services Authority.

How to make a claim

Please contact Residents Insurance Services immediately on the event

Tel: 020 7428 7890 Fax: 020 7424 9669

E-mail: mail@4residents.co.uk

Please quote your account number.

Emergency Claims only arising out of working hours should be reported to 0845 122 3283

How to complain

We take complaints made against us very seriously and maintain a procedure to ensure that complaints are dealt with promptly and fairly.

If you wish to register a complaint, please notify your usual contact, either in writing or by telephone. If we cannot resolve your complaint straight away, we will acknowledge its receipt promptly and arrange for a senior manager to investigate the matter and provide you with a response.

We would hope to resolve the matter for you but if you wish you may write to the Customer Care Department of your insurer at the address stated above.

If your complaint is not resolved to your satisfaction or if you are unhappy with the way we handled it, you are able to refer the matter to the Financial Ombudsman Service.

We will provide you with details of how to refer to the Financial Ombudsman Service when we send you your final written response or at 8 weeks after receipt of your complaint (whichever occurs first).



Property Subsidence Questionnaire

Policy Name	Ref No.
Address of the property	Appleywood Court Weston Swindon SN5 7AH
When was the property erected?	1982
What is the current occupancy and usage of the property?	Residential
Is your property on a sloping site? (gradients of less than 1:9 can be disregarded)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the property constructed on re-claimed ground i.e. filled pit, rubbish tip, slag heap?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the property sited in an area of a known mine or other underground workings?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Does the property have a basement, cellar or any underground rooms?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
To the best of your knowledge is the property built on clay soil?	<input type="checkbox"/> Yes <input type="checkbox"/> No Not Known
Are any trees/shrubs within 20 metres (65 ft) of the property, more than 3 metres tall?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please indicate the distance of the nearest tree or shrub from your property below	<input checked="" type="checkbox"/> Less than 10 metres (32 ft) <input type="checkbox"/> 10 - 20 meters (32 - 65 ft)
Type / species of the tree or shrub -	meters Not Known *
Actual distance from the property -	~ 4 meters
The height and age of the tree/shrub if known -	~ 20 years ~ 6 m
Who is the tree/shrub owned by? (please delete as appropriate) -	You/ Neighbour/ Local Authority Other

* We are in the process of arranging for this tree and one other to be removed within the next few weeks

Is the tree/shrub the subject to a preservation order?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Have any trees as described above been lopped or removed within the last 3 years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there currently evidence of subsidence at the property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are there any visible cracks in the walls of the buildings?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please indicate the nature of these	<input type="checkbox"/> between 1mm and 2.5mm <input type="checkbox"/> between 2.5 and 5mm <input type="checkbox"/> more than 5mm wide
Have you appointed a surveyor to prepare a report?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>If yes, please attach a copy</i>
Has this or any surrounding property ever suffered landslip, heave or any kind or subsidence problems in the past?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the property situated within 200 m of any railway lines/embankments, road/motorway embankments, mines, quarries, underground workings (operational, disused or proposed), earthworks, lakes or watercourses?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>If yes, please provide details</i>
To the best of your knowledge, are there any excavations, demolitions or developments located within 200 m of the premises at present or planned?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>If yes, please provide details</i>
Has the original structure of the property been extended?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If so, what is the height of the extension?	
Please provide the date of construction of the extension	
Has the property ever suffered any problems with the underground drainage system?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No