

**POLICY
SCHEDULE**

**COMMERCIAL PROPERTY OWNERS
Policy**

Policy Number: PP04 021540325

Period of Insurance from To Expiry Date

Agent **FLATS DIRECT (NEW BUS 011011)
SUITE C10 ARENA BUSINESS PARK
NINE NIMROD WAY
FERNDOWN*
DORSET
BH21 7WH**

Agency No: 12338
Agent's Ref: EMMA SMITH

Premium Due

plus Premium Tax (6.00%)

Total Payable

Insured

Trade(s)

Address

EXCESS

The Policy does not cover :

- a) the first **£100** of each claim under Section 1A - Buildings and Landlord's Contents (other than Fire, Lightning, Explosion and Earthquake)
 - b) the first **£100** of each claim under Section 1B - Glass
 - c) the first **£100** 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 **£100**

The following Section(s) is/are in force	Declared Value £	Sums Insured £	Premium Excluding Tax £
Property 1 : Section 1A - Buildings and Landlord's Contents Buildings situate: 17-25 17a 18a & 19a Valleyside Old Town Swindon Wiltshire SN1 4NB Occupation/Use: Flats Constructed Pre 1990 Buildings Sums Insured	1,241,999	1,552,499	847.22

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 to be authorised and regulated by the applicable body 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, Covea Insurance plc, Norman Place, Reading, RG1 8DA

Reason for Issue

Schedule Dated

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

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The following Section(s) is/are in force	Declared Value £	Sums Insured £	Premium Excluding Tax £
Landlords Contents at Property 1	N/A	15,000	0.00
Section 1B - Glass			
Glass in the building(s) situate:-			
17-25 17a 18a & 19a Valleyside Old Town Swindon Wiltshire SN1 4NB		INCLUDED	
Section 1C - Owner's Liability to the Public			
Section 3 - Employers' Liability			
1. Clerical And Managerial	0	£ 0	N/A
2. Security Staff, General Maintenance Staff, Caretakers And Gardeners	1	£ 1,500	N/A
3. All Other	0	£ 0	N/A
Total Employers' Liability Premium			0.00

Reason for Issue **INVITE RENEWAL 2014**

Schedule Dated **11th May 2014**

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

Insured **VALLEYSIDE MANAGEMENT COMPANY 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

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

FLY TIPPING

With our written consent the reasonable costs of cleaning and removal of any property deposited illegally within the boundaries of the Buildings(s).

Limit of liability is £500 in respect of any one claim and £5,000 in total in any one period of insurance.

FLATS DIRECT MONEY COVER EXTENSION

DEFINITIONS

MONEY

Cash, Bank Notes, Cheques, Girocheques, Banker's Draft, Money Orders, Postal Orders, Bills of Exchange, unused Postage Stamps, National Insurance Stamps, National Savings Stamps and Certificates, Holidays with Pay Stamps, Credit Company Sales Vouchers, V.A.T. Purchase Invoices, Customer Redemption Vouchers and unused units in franking machines all Your own or for which You are legally responsible and Trading Stamps and Luncheon Vouchers Your own only while in Your custody.

The insurance by this Section 1A Buildings extends to include whilst within the Territorial Limits:

1. Money held by Directors and Officers of the Residents Management Company or members of the

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Schedule Dated

11th May 2014

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Management Committee of the Residents Association for the benefit of individual flat owners is covered against Damage

2. Any safe strongroom case cash box bag or garment used for the storage or carriage of Money is covered against Damage as a result of theft or attempted theft of Money while:

- (i) in the Building insured by Section 1A Buildings
- (ii) in transit
- (iii) in a bank night safe until removed by an authorised bank official
- (iv) in Your home or the home of any person to whom such Money is entrusted up to the limits of Liability in respect or each occurrence

Limits of Liability

Our liability shall not exceed £1,000 any one occurrence and shall not exceed £2,500 during any one Period of Insurance..

Exceptions

We will not be liable under this extension for

- 1. (a) Damage due to error or omission in receipts payments or accounting practice
- (b) Indirect loss of any kind
- 2. Damage due to the dishonesty of any director partner or Employee unless discovered within Seven working days of its occurrence
- 3. Loss or theft from an unattended vehicle.

FLATS DIRECT EVICTION OF UNAUTHORISED OCCUPANTS & MALICIOUS DAMAGE BY TENANT

Eviction of unauthorised occupants

In respect of Section 1A Buildings the insurance extends to include the reasonable expenses incurred in evicting unauthorised occupiers of the Premises provided that

- a) Our liability shall not exceed £2,500
- b) You take all reasonable precautions to avoid any property becoming occupied by any party other than the Tenant

For the purpose of this extension Tenant(s) is defined as the person(s) legally occupying the Premises

Malicious Damage by tenants

In respect of Section 1A Buildings the insurance extends to include Damage to the Buildings caused by Tenants or their guests provided that

- a) Our liability under this extension for any one loss in respect of any one Tenant(s) will not exceed £2,500

For the purpose of this extension Tenant(s) is defined as the person(s) legally occupying the Premises

Flats Direct Policy Wording

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

Section 1A - Buildings

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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 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

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

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Schedule Dated **11th May 2014**

Insured VALLEYSIDE MANAGEMENT COMPANY LTD

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£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 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 Corporate 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 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.

Reason for Issue INVITE RENEWAL 2014

Schedule Dated

11th May 2014

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 021540325**

1) Name of Policyholder **VALLEYSIDE MANAGEMENT COMPANY LTD**

2) Date of commencement of insurance **6th June 2014**

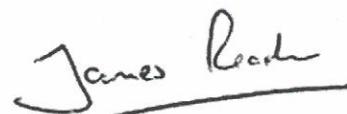
3) Date of expiry of insurance **6th June 2015**

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 Covea Insurance plc (Authorised Insurer)



Chief Executive Officer

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.

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

Terrorism Policy Schedule

Policy Number : B011035/06/14 **Master Certificate No** : B0750RARFP1300026

Agent : Commercial & General Ins Services Ltd

Insured : VALLEYSIDE MANAGEMENT COMPANY LTD

Trading as :

Address : 17-25,17A,18A &19A VALLEYSIDE, OLD TOWN, SWINDON, WILTS SN1 4NB

Period of Insurance from 06 June 2014 to 05 June 2015 Both Dates Inclusive

SCHEDULE OF TOTAL SUMS INSURED

(The difference between the Declared Value(s) specified in the attached Schedule and the underlying limit(s).
In the event of there being more than one location please see attached endorsement.)

Buildings	:	£ 1,241,999	
Contents	:	£ 10,000	
Loss of Rent and/or Alternative Accommodation	:	£ 397,278	Indemnity Period : 12 Months
Total Sum Insured	:	£ 1,649,277	
Excess	:	£ 1,000	

Underlying Insurer : TBA

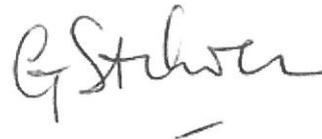
Underlying Policy Number :

Insurance Premium	:	£ 200.00
Insurance Premium Tax	:	£ 12.00
Administration Fee	:	£ 25.00
Total Premium	:	£ 237.00

This insurance is Underwritten by certain underwriters at Lloyd's. Beech Underwriting Agencies Ltd is authorised by Underwriters to issue this Insurance Document on their behalf.

Dated in London : 05/06/2014

Authorised Signatory :



IMPORTANT NOTICE

Continuation of Schedule : B011035/06/14

Sanctions Clause

If any insured appears on any sanctions list provided to underwriters during the period of cover, then all cover becomes null and void immediately.

Complaints.

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint you should in the first instance contact the Intermediary who arranged the policy for you. If you are dissatisfied with the response or require further information or assistance then you should write to :-

The Customer Relations Officer
Beech Underwriting Agencies Ltd
12 Starnes Court
Union Street
Maidstone
Kent ME14 1EB

Tel : 01622 755218 Fax : 01622 764735

Beech Underwriting Agencies Ltd is committed to dealing with any query or complaint as quickly as possible and will acknowledge any correspondence within 5 working days. The acknowledgement will inform you of the person dealing with your query or complaint. If it cannot be dealt with immediately an indication of when you can expect a response or details as to where to redirect your correspondence if it is not appropriate to Beech Underwriting Agencies Ltd will be sent within 5 working days. Most matters are normally dealt within 20 working days unless the circumstances or the situation is sufficiently complicated to warrant a longer investigation. In which case you will be advised accordingly. We will, however, write to you within 40 working days with the final outcome of our investigation of your complaint. If this is not possible we will advise of how to pursue the matter further.

If the matter is still not resolved to your satisfaction you may contact :

Lloyd's Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA

Tel : 0207 327 1000 www.lloyds.com

If your complaint is concerning an Insurance Intermediary who is regulated by the Financial Conduct Authority , you may contact them at :

The Financial Ombudsman Service
South Quay Piazza
183 Marsh Wall
London E14 9SR

Helpline : 0845 080 1800
Switchboard : 020 7964 1000
Website : www.financial-ombudsman.org.uk