

Our ref: RSS/Amber

7th October 2010

TMS South West Ltd
Endsleigh House
Montpellier Terrace
TORQUAY
TQ1 1BJ

8 OCT 2010

For the attention of Yasmin Miles

Dear Yasmin

Re: Aviva Policy No 24827354 – Amber Court Management (No 2) Ltd

Further to our email correspondence on the 4th October 2010 I have now had confirmation from Aviva that the pro rata first premium required for the period 12th October 2010 to 16th December 2010 is £244.99 inclusive of Insurance Premium Tax.

Our account for this amount is enclosed (a copy has also been emailed to Lauren) and I look forward to receiving your remittance in the near future.

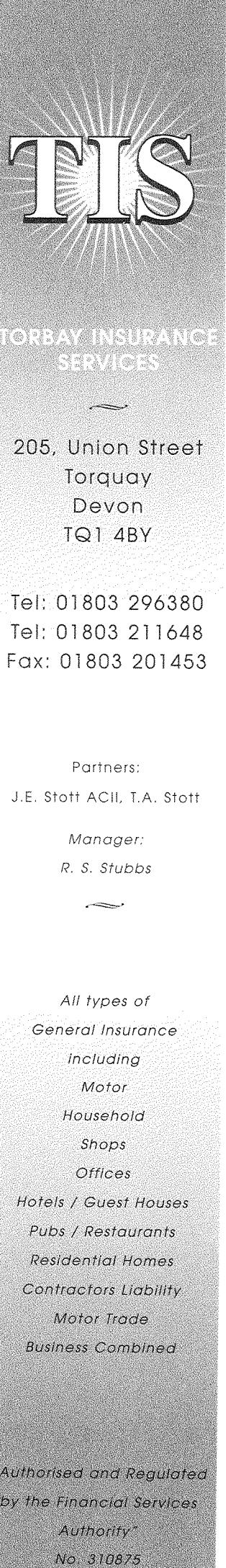
The full policy documentation will follow shortly and in the meantime I look forward to receiving the completed Risk Presentation and Commercial New Business Declaration forms required by Aviva.

Yours sincerely


Richard Stubbs

Enc

e: info@torbayinsurance.co.uk





Your Property Owner policy

Policy Number 24827354 CPO

Produced on 4th October 2010

This Schedule forms part of Your policy

If the information in The 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 | 12th October 2010 | Annual Premium | £1310.25 |
| Policy Expires | Midnight 15th December 2010 | Premium Due | £244.99 |
| Renewal Date | 16th December 2010 | Inclusive of Vat of Insurance Premium Tax of | £11.67 |

Your Details

The Policyholder TMS South West Ltd
Amber Court Management No 2 Ltd
Address Endsleigh House, Montpellier Terrace,
Torquay, Devon
TQ1 1BL

Your Insurance Adviser's Details

Agency Number 21 0061370
Name TORBAY INSURANCE SERVICES
Address 205 UNION STREET
TORQUAY TQ1 4BY

Branch Details IB EXE PO Box 3345
Norwich
NR1 3FJ
Telephone 08000 685864



Aviva Insurance Limited Registered in Scotland No. 2116
Registered Office: Pitheavlis, Perth, Scotland PH2 0NH
Authorised and regulated by the Financial Services Authority.

**SCHEDULE
CONTINUED**

| Policy Number | Effective From | Produced on |
|---------------|-------------------|-------------|
| 24827354 CPO | 12th October 2010 | 04/10/10 |

IMPORTANT NOTICE TO POLICYHOLDERS.

Statement of Price

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.



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Please be aware that if any Direct Debit payment defaults throughout the policy year a £15 charge will be applied to your policy.





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Dear Policyholder

With effect from the 1st June 2008, the Legal and Tax Helpline telephone number and the Commercial Legal Protection claim telephone number have both been changed to 0845 300 1899.

For our joint protection telephone calls may be recorded and/or monitored.





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Important Notice to Policyholders - Property Damage Excess Change

From the Effective Date shown in The Schedule, please note that the Excess shown in Your Property Damage Schedule for each Contingency Group is now £350, unless another Excess is stated to apply.





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| 24827354 CPO | 12th October 2010 | 04/10/10 |

Policy Condition 13 - Index Linking (Only if shown in your Schedule)

We have revised this Condition to explain the actions being taken.

From the 1st of MAY 2010 we will use the specified indices or any alternative index specified by Us in our reasonable opinion. However, in the event of a negative index and to protect your Assets, we will retain your existing amounts insured, unless You advise Us otherwise.



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Policy Condition 03 – Cancellation

We have revised this Condition to explain in greater detail the responsibilities and actions expected from each party.

Please contact your insurance adviser or your usual Aviva point of contact should further clarification be required.



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**SCHEDULE
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| 24827354 CPO | 12th October 2010 | 04/10/10 |

The Policyholder : TMS South West Ltd
Amber Court Management No 2 Ltd

The Business : Residential Property Management

The Premises : 11 - 22 Amber Court, Colbourne Street,
Swindon, Wiltshire

SUMMARY OF COVER

Asset Protection

| | |
|---|-------------|
| Property Damage - Specified Contingencies | Not Insured |
| Property Damage - All Risks | Insured |
| Money and Assault | Not Insured |
| Simplified Property Minor Class | Not Insured |
| Glass | Not Insured |
| Engineering | Not Insured |

Revenue Protection

| | |
|---|----------------------------|
| Business Interruption | Not Insured |
| <u>Asset/Revenue Protection</u> | |
| Terrorism | Not Insured |
| <u>Legal Liabilities</u> | |
| Employers' Liability | Insured |
| Property Owner's Liability | Insured |
| Property Owner's Legal Protection | Not Insured |
| Professional Indemnity | Not Insured |
| Directors & Officers Management Liability | Not Insured Not Insured |

SUMMARY COMPLETED



| Policy Number | Effective From | Produced on |
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Property Damage - All Risks Risk 1

The Premises

11-22 Amber Court, Colbourne Street, Swindon, Wiltshire
SN1 2HB

Description/Occupation of Property Insured

Residential Property

| <u>Item</u> | <u>Description</u> | <u>Sum Insured</u> |
|-------------|---|--------------------|
| 1 | Buildings, blocks of flats or individual private dwellings including | |
| (a) | interior decorations and landlords' fixtures and fittings, Contents of Common Parts, telecommunications aerials, aerial fittings and masts, garden walls, patios, terraces, hedges, gates, fences, yards, paths, drives, ornaments, statues, car parks, roads, pavements, cess pits and septic tanks, oil tanks, outbuildings | |
| (b) | swimming pools, squash and tennis courts, gymnasia | |
| (c) | underground pipes, cables and wires | |
| (d) | gangways, pedestrian malls, pedestrian access bridges, hardstandings, bollards, barriers, lamp posts, street furniture | |
| (e) | video, audio and building management and security systems and equipment | |
| | belonging to You or for which You are responsible at The Premises. | £776,036 |
| | Total Risk Sum Insured | £776,036 |



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Additional Contingency applicable: Subsidence
The Excess in respect of Additional Contingency A Subsidence is £1,000

The Excess in respect of Contingency

Groups (a), (b), (c) and (d) is as follows:

Contingency Group (a) - £350
Contingency Group (b) - £350
Contingency Group (c) - £350
Contingency Group (d) - £350

Policy Condition 13 - Index Linking applies to Item(s) 1

Special Endorsement One

Property Damage - All Risks Section - Exceptions
Exception(16) The Excess as stated in the Schedule
is hereby amended to NIL.

Special Endorsement Two

Property Damage - Clauses

CHANGE OF OCCUPANCY is amended to read as follows:-

You must tell Us immediately if

- (1) any building stated in the Schedule becomes unoccupied or disused after 60 consecutive days
- (2) any unoccupied or disused building stated in the Schedule or any part of it becomes occupied other than for residential purposes.

Loss of Rent and Alternative Accommodation

The final paragraph of this Clause is amended to read as below:-

The maximum We will pay in respect of any one claim is 33.3% of the Sum Insured on the building in which the residence is contained.

The undernoted Clause is added:-

FELLING OR LOPPING OF DANGEROUS TREES

We will indemnify You in respect of the felling or lopping of dangerous trees which are considered by Us to be in danger of causing damage to insured property. A limit of £500 applies in any one period of insurance.



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Employers' Liability

Risk 3

Limit of Indemnity - £10,000,000

1 Employers' Liability certificate is attached. It is recommended that You retain a copy of each Employers' Liability certificate issued to You.

| <u>Description of Activities</u> | <u>Wages Estimate</u> |
|---|-------------------------|
| Employees of property owners carrying out routine maintenance and repair of Insureds property | £500 Wages and Salaries |
| Clerical or non manual work | £500 Wages and Salaries |
| Additional Endorsements applicable - NONE | |
| Endorsements applicable - NONE | |
| Policy Condition 13 - Index Linking applies to this Section | |



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Property Owner's Liability

Risk 2

The Premises

11-22 Amber Court, Colbourne Street, Swindon,
Wiltshire

SN1 2HB

The Business

Ownership of Buildings (including adjoining land) at the Premises.

Territorial Limits

Great Britain, the Isle of Man and the Channel Islands.

Limit Of Indemnity £5,000,000

Additional Endorsements applicable - NONE

Endorsements applicable - NONE

RISK 2 COMPLETED
SCHEDULE COMPLETED