



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

Branch Office and Telephone Number

IB EXE PO Box 3345	Norwich
NR1 3FJ	08000 685864

Name and Town of Agent **TORBAY INSURANCE SERVICES**
 205 UNION STREET
 TORQUAY TQ1 4BY

Postal Information

TMS South West Ltd
 Amber Court Management No 2 Ltd
 Pembroke House, Torquay Road, Preston,
 Paignton, Devon
 TQ3 2EZ

RENEWAL RECEIPT

Produced on

30/11/10

Agency Code Number

21 0061370

Policy Expires at Midnight on 15th December 2011
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Renewable on 16th December 2011

Annual Premium £1415.08

Premium Due (incl. IPT) £1485.84

Type of Policy

Property Owner policy

Policy Number

24827354 CPO

The Policy has been renewed for one year from 16/12/10.

The Schedule produced on 30/11/10 forms part of your Policy and
 replaces the previous Schedule.

TORBAY INSURANCE SERVICES

Agents Signature

Date 24/11/11

Authorised Signatory Igal Mayer
 Chief Executive UK Insurance

* PAID BY BACS



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**SCHEDULE
CONTINUED**

Policy Number	Effective From	Produced on
24827354 CPO	16th December 2010	30/11/10

IMPORTANT NOTICE TO POLICYHOLDERS.

Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by contacting your insurance adviser.



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Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

For compulsory classes of cover and cover required by the Road Traffic Acts, you would be covered in full for any claim; for any other type of claim, you would be covered for all of the first £2,000 and 90% of the remainder; in each case, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN.



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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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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.



Policy Number	Effective From	Produced on
24827354 CPO	16th December 2010	30/11/10

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.

(3) Cancellation

- (a) You may cancel this policy at any time after the date We have received the premium, by providing 30 days notice in writing to Us.
- (b) We may cancel this policy, by providing notice in writing to You at your last known address, if there is a default under any relevant instalment agreement. In such case, Your policy will end with effect from the beginning of the period in respect of which the instalment has not been paid.

If Your policy is cancelled under (a) or (b) above, at Our discretion, We may refund part of the premium for the unexpired period, which will be calculated on Our, then current, short period rating basis, and provided that there have been no

- (i) claim(s) made under the policy for which We have made a payment,
- (ii) claim(s) made under the policy which are still under consideration,
- (iii) incident(s) which You are aware of and are likely to give rise to a claim which has yet to be reported to Us,

during the current Period of Insurance.

- (c) We will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by Us to Your last known address.
- (d) We may also cancel this policy at any time by sending not less than 30 days notice in writing to Your last known address.

We will refund a proportionate part of the premium for the unexpired period provided that there have been no

- (i) claim(s) made under the policy for which We have made a payment,
- (ii) claim(s) made under the policy which are still under consideration,
- (iii) incident(s) which You are aware of and are likely to give rise to a claim which has yet to be reported to Us,

during the current Period of Insurance.



Policy Number	Effective From	Produced on
24827354 CPO	16th December 2010	30/11/10

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 - Not Insured
Specified Contingencies

Property Damage - Insured
All Risks

Money and Assault Not Insured

Simplified Property Minor Not Insured
Class

Glass Not Insured

Engineering Not Insured

Revenue Protection

Business Interruption Not Insured

Asset/Revenue Protection

Terrorism Not Insured

Legal Liabilities

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

The Schedule forms part of the Policy and replaces
the previous Schedule.

SUMMARY COMPLETED



Policy Number	Effective From	Produced on
24827354 CPO	16th December 2010	30/11/10

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.	£792,542
	Total Risk Sum Insured	£792,542



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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) - £100
Contingency Group (b) - £100
Contingency Group (c) - £100
Contingency Group (d) - £100

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

Special Endorsement One

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 indemnity 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.



**SCHEDULE
CONTINUED**

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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	£501 Wages and Salaries
Clerical or non manual work	£501 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