

Certificate of Employers Liability Insurance

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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). In addition, in accordance with regulation 4 of the aforesaid Regulations, the policy holder must keep this certificate, or a copy thereof, for period of 40 years from the commencement date of this certificate.

Policy Number: LTV5253186

**Name of Policyholder including all
Subsidiary companies if applicable
except any specifically excluded below:** North Lane (Aldershot) Management
Company Limited

Excluded subsidiary companies: None

Date of Commencement of Insurance Policy: 1st June 2010

Date of Expiry of Insurance Policy: 31st May 2011

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 ; and
2. the minimum amount of cover provided by this policy is no less than £5 million.

Signed on behalf of
The National Insurance and Guarantee Corporation Ltd.
(Authorised Insurers)



Chief Executive

04 June 2010

SHELTONS OF FARNBOROUGH
232 FARNBOROUGH ROAD
FARBBOROUGH, HAMPSHIRE
GU14 7JR



PET - Peterborough
Worldwide House
Thorpe Wood
Peterborough
PE3 6SB

Tel :

Policy no 005253186 Insured North Lane (Aldershot) M

The above policy starts on **04 June 2010**

We attach your client's new Policy Document and Schedule.

If the Schedule is incorrect in any way or you have any queries please contact NIG at the above address.

Yours sincerely,

Underwriting Team - Commercial



Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

NIG PROPERTY OWNERS INSURANCE POLICY

The Property Owners policy is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

STANDARD COVER

The Structure (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on "Specified Contingencies" or an "All Risks" basis</p> <p>Subsidence cover is available as an option in most cases</p>	<ul style="list-style-type: none"> - Accidental Damage to Underground Service pipes and cables - Ground rent - up to 2 years whilst uninhabitable - Public authorities - Professional fees - Capital Additions - up to 10% of sum insured or £500,000 whichever is less - Removal of debris - Damage by Emergency Services - up to £25,000 any one claim - Contracting purchaser's interest - Trace and Access - up to £10,000 any one claim - Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees - Non-invalidation - Workmen - Mortgage - interests of mortgagors and leaseholders/ lessees protected following increased risk - Drain clearance costs - Fire extinguishment Expenses - up to £5,000 any one claim - Loss of metered water and heating oil - up to £5,000 any one claim - Unauthorised use of Electricity, Gas or Water - up to £10,000 any one claim - Alternative accommodation costs (Residentially occupied properties only) up to 20% of the sum insured in total with 24 month indemnity period - Day One (optional) up to 150% of sum insured 	<ul style="list-style-type: none"> - Index Linking - Designation - Reinstatement of Sum Insured following a loss 	<ul style="list-style-type: none"> - Various exclusions apply to vacant or disused premises - Property more specifically insured - Damage to Glass and Sanitary Ware as defined under Section 5 - other than by Fire, Lightning or Explosion - Damage to any particular piece of equipment or appliance by self ignition, short circuit excess pressure etc unless more specifically insured under the Policy Extensions - Frost damage to plumbing installation in outbuildings <p>If "All Risks" cover is selected, the following additional exclusions apply:</p> <ul style="list-style-type: none"> - Wear and tear, the action of light and atmosphere - Any process of cleaning, dyeing, restoring or repairing - Wind, hail, sleet snow, flood or dust 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 - Damage to glass or sanitary ware

Landlords Contents (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> - Cover on Landlords Contents follows that chosen under Policy Section 1 - The Structure 	<ul style="list-style-type: none"> - Temporary Removal - up to 10% of the sum insured - Replacement Locks - up to £1,000 - Debris Removal Costs - up to £25,000 any one premises - Loss of Oil and Metered Water - up to £5,000 any one period of insurance - Day One (optional) up to 150% of sum insured 	<ul style="list-style-type: none"> - Index Linking - Basis of Claims Settlement - reinstatement - Automatic Reinstatement of Sum Insured - Excess - as per schedule 	<ul style="list-style-type: none"> - Various exclusions apply to vacant or disused premises - Property in the open in respect of riot, malicious damage, storm, flood and theft - Stock and Materials in Trade - Bills of exchange, money, securities, etc. - Business books, plant and specifications - Jewellery, watches, furs and precious stones and metals - Works of art and antiques - Property more specifically insured - Cessation of work or confiscation by authorities - Damage to plant or fittings by self-ignition, short-circuit, excessive pressure, self-heating or leakage of electricity unless more specifically insured under the Policy Extensions - Damage to electrical signs <p>If "All Risks" cover is selected, the following additional exclusions apply:</p> <ul style="list-style-type: none"> - Wear and tear, the action of light and atmosphere - Any process of cleaning, dyeing, restoring or repairing - Corrosion, wet or dry rot, marring or scratching - Subsidence, landslip or ground heave - Inherent vice, latent defect, gradual deterioration - Faulty or defective workmanship - Erasure or distortion of information on computer records - Dishonesty or fraud by Your employees or anyone lawfully on the premises - Maintenance, redecoration or repair costs - Damage to glass or sanitary ware

Public Liability (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> - Public Liability, indemnity limit up to £2 Million (any one occurrence) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> - Cross Liabilities - Motor Contingent Liability - Defective Premises Act 1972 - Wrongful Arrest - Compensation for Court Attendance connected to a claim (up to £250 per day) - Additional Persons Insured - Worldwide Personal Liability - Contractors Contingent Liability - Contractual Liability - Health and Safety at Work Act 1974 - Data Protection Act 1998 		<ul style="list-style-type: none"> - Ownership of buildings not insured under Section 1 - The Structure - Ownership of land unless we have agreed to provide cover - Excluding manual work away from premises (other than collection or delivery) - Any mechanically propelled vehicle - Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given - Goods which You supply,

			<ul style="list-style-type: none"> - install, erect, repair or treat - Cost of rectifying or replacing defective work - Pollution or Contamination other than caused by a sudden identifiable and unintended and unexpected incident - Damage to anything supplied, installed or erected by You if such Damage is attributable to any defect therein
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Rent Receivable (Policy Section 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss of; <ul style="list-style-type: none"> - Rent Receivable - Additional Expenditure and Outstanding Debt Balances - Cover follows that chosen under section 1- The Structure 	<ul style="list-style-type: none"> - Boiler Explosion - Prevention of Access - Alternative Accommodation - Loss of Book Debts - Public Utilities - Professional Accountants' Charges - Automatic Rent Review - limit 100% increase - Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees - Sale of property - damage subsequent to sale agreement 	<ul style="list-style-type: none"> - Reinstatement of Sum Insured following a loss - Cessation of Trading - First Financial Year - Unoccupied Buildings 	<ul style="list-style-type: none"> - As shown under Section 1 - The Structure

Glass and Sanitary Ware (Policy Section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> - "All Risks" cover on Glass, Sanitary Ware and Shop Front Glass at the Premises for which You are responsible 	<ul style="list-style-type: none"> - Reasonable cost of boarding up - Damage to framework following breakage of Glass - Removal/Replacement of fixtures to effect replacement of glass - Replacement of foil lettering, painting of glass, etc. - Accidental damage to goods following breakage of glass 		<ul style="list-style-type: none"> - Fire, Lightning or Explosion - Removal or installation carried out at the Premises - Theft unless theft is covered under Section 1 or 2 - Damage in any portion of Vacant or Disused Buildings

Employers Liability (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> - Employers' Liability, Indemnity Limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> - Cross Liabilities - Health and Safety at Work Act 1974 - Compensation for Court Attendance connected to a claim (up to £250 per day) - Unsatisfied Court Judgements - Additional Persons Insured - Injuries to Working Partners 	<ul style="list-style-type: none"> - Law Applicable - UK, Channel Islands and Isle of Man 	

Personal Accident (Policy Section 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
24 Hour cover for specified employees suffering bodily injury resulting in: <ul style="list-style-type: none"> - Death - Loss of limbs or sight - Permanent total disablement - Temporary total disablement 		<ul style="list-style-type: none"> - Change in Circumstances 	<ul style="list-style-type: none"> - Flying other than as passenger on bona fide airline - Winter sports and other hazardous pursuits - Illness or disease or gradually operating cause - Influence of alcohol or non-prescribed drugs - Self-injury, provoked assault or willful exposure to needless peril

Policy Extensions

Extension 1 Equipment Breakdown

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> - Equipment Breakdown 	<ul style="list-style-type: none"> - Contamination by a Hazardous Substance (up to £6,000) - Computer Equipment (up to £50,000) - Loss of Rent Receivable caused by an Accident to Covered Equipment (up to £30,000) - Perishable Goods (up to £15,000) - Expediting Expenses (up to £15,000) 		<ul style="list-style-type: none"> - Damage to any Computer Equipment which is recoverable under any maintenance agreement, warranty or guarantee - Loss of Rent Receivable resulting from the delay in resuming operations resulting from the need to reconstruct or re-input data or programs on media

General Conditions

<ul style="list-style-type: none"> - Observance of Conditions - Cancellation - Protections 	<ul style="list-style-type: none"> - Policy voidable for non-disclosure - Unoccupancy - Interest Clause 	<ul style="list-style-type: none"> - Reasonable Precautions - Choice of Law - Fire Extinguishing Appliances 	<ul style="list-style-type: none"> - Change of Risk - Contracts (Rights of Third Parties) Act 1999
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Other features

24 hour business assistance services

Free Helpline services available 24 hours a day, 7 days a week for:-

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc
- Emergency Assistance - rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage
- Glass Replacement and Locksmith Services - rapid call outs for any glazing or door & window security problems

Instalment Payment Method available in most cases

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the Broker, Intermediary or Agent who arranged the Policy within 14 days of receipt. We will return any premium paid in full.

Termination

If you wish to terminate the contract at any other time, please contact the Broker, Intermediary or Agent who arranged the Policy. Any return of premium will be at the discretion of NIG.

How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the Broker, Intermediary or Agent who arranged the Policy for you or NIG at the address below quoting the Policy Number in all cases.

If you are not satisfied with the way in which a complaint has been dealt with, please write to the Chief Executive of NIG at Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

National Insurance and Guarantee Corporation Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder 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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

NIG is the trading name of The National Insurance and Guarantee Corporation Ltd. Registered in England & Wales number 42133 at Crown House, 145 City Road, London EC1V 1LP Authorised and regulated by the Financial Services Authority. Calls may be recorded

Property Owners Residential



New Business Schedule

Insured Name:	North Lane (Aldershot) Management Company Limited
Postal Address:	Centaur House Ancells Business Park Fleet Hampshire
Postcode:	GU12 2UJ
Business:	Property Owners

Your Agent is:	SHELTONS OF FARNBOROUGH		
Agent ref:		Agency No:	02986
Address:	232 FARNBOROUGH ROAD FARBBOROUGH, HAMPSHIRE		
Postcode:	GU14 7JR		
Telephone No:	01252 541404		
Fax No:			
Email Address:			

If after reading your schedule you have any questions, please contact your agent as noted above.

Policy Number:	005253186		
Date of Issue:	4th June 2010	Renewal Date:	1st June 2011
Expiry Date:	31st May 2011	Effective Date:	4th June 2010

Nil Adjustment:	£0.00		
		Exclusive of VAT	VAT Rate
			VAT Amount
	Gross Premium inc IPT @ 5.00% = £0.00	£0.00	
	TOTAL	£0.00	

Policy Endorsements and Warranties:

AA01P - Survey and Requirements Conditions Clause

It is understood and agreed that:

1. We will contact You (or Your representative) within 60 days of inception to arrange

Policy Endorsements and Warranties: (continued)

- a survey of the premises listed below at a date mutually agreed between Us and You.
2. You (or Your representative) will supply an appropriate contact name to facilitate this when contacted by Us.
 3. You will allow access to the premises listed below on the agreed date(s) and co-operate fully with Our surveyor during the visit.
 4. if the survey identifies additional risks that were not evident when the Insurance was proposed to Us You will be advised by Us (or Our representative) in writing of any further action necessary.
 5. in the circumstances of 4 above, it is a condition precedent to Our liability for payment of a claim under this Policy that You undertake to implement any Risk Improvement Requirements set out in a Risk Improvement Report forwarded after survey to You by Our representative or Us, within the timescales specified therein.

Failure by You to comply with any of the above requirements gives Us the option to amend the terms, premium and conditions of the Policy or to withdraw cover under the Policy. If We exercise the option We will advise this to You in writing confirming the action being taken.

List of premises to be surveyed
North Lane (Aldershot), Hampshire, GU12 4GA

AA02P - Proposal Condition

It is a condition of Your Policy that You:

Forward to Us a Proposal Form for this class of business with:

- all questions answered.
- any relevant additional information requested by a specific question therein included.
- the signature of You (or a director or partner of Your Business)
- date of signature included where required.

It is understood that We will:

- require receipt of the Proposal Form within 30 days of Our confirmation of cover.
- confirm in writing if the Proposal is not acceptable.

Policy Endorsements and Warranties: (continued)

include in such correspondence any further action required by You and the timescales for completion.

reserve the right to amend or withdraw any terms, premium or coverage from that date if the Proposal Form has not been received by Us.

Note: A faxed or e-mail attachment of the Proposal Form is NOT acceptable to the Company in satisfaction of the requirements of this condition.

FC28P - GENERAL DESCRIPTION

The premises insured are more fully described in the plans, reports and records lodged with Us, any plan reference used herein referring to said plans.

TC93P - Business Description Clause

It is noted that the Business Description of the Insured is as follows:

Cover applicable for the following:

North Lane (Aldershot) Management Company Limited
Flats (Plots) 42-47, 49-54, 178-191, 196-211, 339-350,
399-414, 421-428, 460-465

Flats with Private Entrance (Plots) 48, 166-167, 177,
192, 212, 216, 219, 224, 228-229, 398, 459

Garages (Plots) 174-176, 190-191, 193-195, 217,
219, 224, 458-461

And Cover for Hard Court Ball Play Area and
Children's Play Park at North Lane, Aldershot,
Hants, GU12 4GA.

Premises:	North Lane Aldershot Hampshire
Postcode:	GU12 4GA
Business:	Property Owners

SECTION 1: THE STRUCTURE

DESCRIPTION	SUM INSURED
The Buildings - subject to Average Subsidence Excess	£ 13,500,000 £ 1,000
Extensions operative: 1	
Endorsements operative: A	
Excesses	Amount
Excess	£ 200

SECTION 2 : LANDLORDS CONTENTS ALL RISKS

DESCRIPTION	SUM INSURED
Landlords Contents	£ 10,000
Contents of Common Parts	£ 25,000
Extensions operative: 2	
Excesses	Amount
Excess	£ 100

SECTION 3 : PROPERTY OWNERS LIABILITY

DESCRIPTION

Public and Property Owners Liability

INDEMNITY LIMIT

£ 10,000,000

SECTION 4 : RENT RECEIVABLE

Not Insured

SECTION 5 : GLASS AND SANITARYWARE

DESCRIPTION

SUM INSURED

SUB SECTION 1

Fixed Glass and Sanitaryware

Damage to Frames, Displays, Alarm Foil & Lettering

£ 1,000

Excesses

All Claims Excess

£ 100

SECTION 6 : EMPLOYERS LIABILITY

DESCRIPTION

Limit of indemnity

£ 10,000,000

DESCRIPTION**WAGEROLL**

Cleaners

£ 20,000

Gardeners

£ 20,000

SECTION 7 : PERSONAL ACCIDENT

Not Insured

Agent No:

SHELTONS OF FARNBOROUGH

232 FARNBOROUGH ROAD
FARBBOROUGH, HAMPSHIRE
GU14 7JR

Run Date 05Jun2010

Run Time 21:56:28

Number of Booklets 0

Number of Schedules 1

Number of Broker Schedules 0

Last Transaction

Date	Time	Type	Station ID	Duration Digital Fax	Pages	Result
22 Jun	8:32	Fax Sent	901628471147	5:07 N/A	14	OK

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