

Property Schedule

ASSET PROTECTION & LEGAL LIABILITY INSURANCE

Agent Name Stackhouse Poland

Agent Ref

The Policyholder Hartington Court Residents Limited

The Premises Hartington Court
Hartington Road
London

Policy No PM076882 CHC
Prop Sch No 01

Postcode W4 3TT

Risk Occupation Block of 56 flats

Period of Insurance from 30-November-2008 to 29-November-2009

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Glass section is operative
Terrorism section is operative

Excesses - Property Damage and Glass

Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	Nil
Subsidence	£1,000
Water Damage	£250
Unless otherwise stated, all other Contingencies	£100
All other insured Damage to a property entirely unoccupied	£1,000
Accidental breakage of glass	£100

Sums Insured

Asset Protection - Buildings £6,500,000

Employers Liability Not Insured

Property Owner's Liability £5,000,000 for any one event

Property Owners Legal Expenses £100,000 Limit of Indemnity

Premiums/ Fee	First	Annual
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Buildings	£6,909.01	£6,909.01
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Property Owners Liability	£1,727.24	£1,727.24
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Terrorism	£3,149.16	£3,149.16
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Property Owners Legal Expenses	£171.85	£171.85
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Total Amount Payable (Inclusive of Insurance Premium Tax)	£11,957.26	£11,957.26
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Total Amount Payable includes Insurance Premium Tax of	£569.38	£569.38
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Total Amount Payable includes VAT on Inspection of	£0.00	£0.00
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Notes

Communal contents is covered up to £20,000

The Schedule

Agency Stackhouse Poland **Branch Name** Guildford **Agency No:** 005573FB

Policy No. PM076882 CHC

The Policyholder: Hartington Court Residents Limited

Address Hartington Court
Hartington Road
London

Postcode W4 3TT

The Business: Owner of the properties as detailed in the attached property schedules

Period of Insurance from 30 November 2008 to 29 November 2009

Premium First £11,957.26 Annual £11,957.26

Covers Insured	First Premium	Annual Premium	Additional/Return Premium
Buildings	£6,168.77	£6,168.77	
Glass	£411.25	£411.25	
Terrorism	£2,999.20	£2,999.20	
Property Owners Liability	£1,644.99	£1,644.99	
Property Owners Legal Expenses	£163.67	£163.67	
Total Premium	£11,387.88	£11,387.88	
Insurance Premium Tax	£569.38	£569.38	
VAT (where applicable)	£0.00	£0.00	
TOTAL AMOUNT INC IPT AND VAT	£11,957.26	£11,957.26	

Please note that your annual insurance premium may include an amount or amounts for additional covers or services.
Please read your schedule and other documentation carefully to ensure you know how much you are paying in total.

The Schedule

Compensation Scheme

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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim. For other classes of insurance, advising and arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder of the claim. There is no upper limit in either case.

Further information about compensation scheme arrangements is available from the FSCS

If the information in this Schedule is incorrect or incomplete or if the insurance does not meet your requirements, please tell us at once.

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.

Policy Availability

If, at any stage you would like to receive a new copy of your policy booklet, please contact either your regular Norwich Union point of contact or your insurance adviser.

Important Notice To Policyholders - Legal and Tax Helpline

Please note that 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.

PH001

Policy Number: PM076882 CHC

Policy Condition

The following Policy Condition applies

Index Linking

Policy Condition (13) Index Linking applies to the Property Damage Specified Contingencies Section and/or Property Damage - All Risks Section and Additional Clause A Day One (Non Adjustable) is deleted

Property - Material Damage Cover

The Appendix

Attached to and forming part of Policy No. PM076882 CHC

The Policyholder: Hartington Court Residents Limited

The Property Insured	Sum Insured	Declared Value
Item No. 1 Buildings, the property of the Insured, or for which they are responsible anywhere in Great Britain, Northern Ireland, The Channel Islands or The Isle of Man as detailed in the Property Schedules attached.	£6,500,000	Nil

Contingencies applicable:

1. Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
2. Glass section is operative
3. Terrorism section is operative

Excesses in respect of:

	Amount of Deductible
1. Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	Nil
Subsidence	£1,000
Water Damage	£250
Unless otherwise stated, all other Contingencies	£100
All other insured Damage to a property entirely unoccupied	£1,000
2. Accidental breakage of glass	£100

Liability Cover

The Appendix

Attached to and forming part of Policy No PM076882 CHC

The Policyholder Hartington Court Residents Limited

Occurrences	Amount of Indemnity
1. Employer's Liability	Not Insured
2. Property Owners' Liability	£5,000,000 for Any One Event

Legal Expenses Liability Cover

The Appendix

Attached to and
forming part of Policy No PM076882 CHC

Policy Holder Hartington Court Residents Limited

Property Schedule Number	Form Number	Contingencies Applicable	Amount of Indemnity	Excess Amount
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01	Full legal Expenses	Property Owners Standard Cover	£ 100,000	£ 100.00
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Index To Premises

Policy No.: PM076882 CHC

The Policyholder: Hartington Court Residents Limited

Period of Insurance from: 30 November 2008 to: 29 November 2009

Property No.	Premises	Annual Premium (inclusive of IPT)	
		Cover £	Terrorism £
01	Hartington Court ,Hartington Road London,W4 3TT	£8,808.10	£3,149.16
		<hr/> £8,808.10	<hr/> £3,149.16