DEACON
Blocks of Flats Insurance

3rd Floor, 100 Holdenhurst Road,
Bournemouth BH8 8AQ

08000 929394
info@deacon.co.uk

www.deacon.co.uk

Co Proprieters of Dargavel Village
C/O Residential Management Group (NW)
Chelford House
Gadbrook Park
Northwich
Cheshire
CW9 7LN

Client Number:
40195

Policy Number:
DPL0101071POL

Insured:
Co Proprieters of Dargavel Village

Policy Type:
Property Owners Liability

Effective Date:
01/07/2014

26 January 2015

Dear Sir/Madam

Thank you for your confirmation of cover from 01/07/2014.

In addition to this cover, we can provide comprehensive cover for your other insurance needs which are detailed on our website www.deacon.co.uk. Alternatively, you can call us and our team will be happy to take the time to explain the policy features. At Deacon it is all part of the service and by insuring with us, you are using a company that has over 20 years experience in all aspects of the residential and commercial property insurance market so we really understand your needs.

Enclosures

- **Invoice** - This has been included in case payment has not already been made. However, please note that if you have paid the premium, then this can be ignored and retained for your records if required.
- **Policy Wording(s)** - Please read carefully to ensure you have sufficient cover
- **Schedule(s)** - Please read carefully to ensure you have sufficient cover

What to do next

- **Invoice** - Please forward payment within 14 days of inception, alternatively should you wish to pay by Direct Debit, please telephone me with your bank details so that I can set this facility up. If you have already paid by card or agreed the finance, no further action is required.
- **Statement of Fact (enclosed)** - If any changes are required, please indicate on the form and return immediately. You do not need to return this form if all the information is complete and accurate.
- **Disclosure of Information** - Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

Cover is subject to the following Terms

A satisfactorily completed Statement of Fact - Should this not be fully completed or have incorrect risk information showing, this should be amended immediately and returned. If information remains outstanding or incomplete this could affect your policy cover, terms and conditions.

Any Endorsements enclosed.

Any excesses and clauses shown in the documentation.

Deacon is a trading name of Property & Commercial Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No.08206861
Registered Address: The Walbrook Building, 25 Walbrook, London, EC4N 8AW

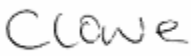
Subject otherwise to the standard terms, conditions and exclusions as detailed in the policy wording / summary of cover which you can request by emailing info@deacon.co.uk or telephoning 01202 310101 - please put your reference number on all correspondence.

Please ensure that the policy information is correct. Please note that this is your responsibility.

For full details of your cover, please refer to the policy wording.

Should you have any queries, please call me on 01202 449649 or email on Chris.Lowe@deacon.co.uk.

Yours faithfully



Chris Lowe Senior Key Account Executive

Please be aware that all telephone calls are recorded for quality control, legal, regulatory and training purposes

DEACON
Blocks of Flats Insurance

INVOICE

OPTION ONE - INSTALMENTS

To pay monthly by Direct Debit simply call Chris Lowe on 01202 449649 with your account details to hand
You will be required to enter into a Credit Agreement and Credit is subject to status

OPTION TWO - PAY IN FULL

BACS

Please use the following information when paying

Reference - DPL0101071POL/40195

Our bank details:
Sort code - 30-00-02
Account number - 01461708

CREDIT*/DEBIT CARD

To pay by Credit*/Debit Cards over the phone (except Solo), simply call 01202 449649 with your card & policy details.

* Credit Card payments are subject to a 2% handling fee

CHEQUE

Cheques should be made payable to '**Deacon**' and must be for the total amount payable. **Due to regulations we are unable to accept post-dated cheques**

Payments should reach us within 14 days from 01/07/2014.

Client Number	40195
Insured	Co Proprieters of Dargavel Village
Risk Address	Dargavel Village New Northern Access Road, Off Greenock Road Bishopton Renfrewshire PA7 5QN
Invoice Trans No.	325986

Premium Payment Due **Policy Number DPL0101071POL/40195**

Period of Insurance 01/07/2014 to 30/06/2015 **Date of Invoice 26/01/2015**

Cover	Insurer	Premium	IPT	Total
Property Owners Liability	Zurich	£ 357.15	£ 21.43	£ 378.58
Terrorism (Optional)				Not Included
			Deacon Administration fee	£ 0.00
			Total Amount Due	£ 378.58

Fees

Your policy is subject to the following fees:

Mid Term Adjustments	£25.00	**Cancellation**	£50.00
Renewal	£25.00	***Duplicate Documents**	£25.00
Notes of Interest	£50.00	*there will be no charge for copies sent by email	

Deacon - 3rd Floor, 100 Holdenhurst Road, Bournemouth, Dorset BH8 8AQ. Telephone: 01202 310101
Broker/Managing Agents Fax: 01202 310120 Residents Fax: 01202 295916
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Registered Address: The Walbrook Building, 25 Walbrook, London, EC4N 8AW
VAT No. 484 7462 09

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DEACON

Blocks of Flats Insurance

Statement of Fact for Property Owners Liability Insurance

This Statement of Fact is a record of the information you have provided to us and on which your policy will be based.

You must check all the information on this form immediately and advise us if any details are incorrect. As insurers rely on this information, if there are any errors you may find that your insurance is invalidated and any claims not paid.

You must advise us if any of these details change.

You are under a duty to disclose to insurers all Material Facts - these are facts that are likely to influence an insurer in the assessment of the risk, whether they will accept it and on what terms, so you must provide complete and accurate information to the insurers; when you first take out the cover; throughout the life of the policy and when you renew your insurance. This is not limited just to the questions on this form but includes any other information that may be relevant.

If in doubt as to whether information is a Material Fact, please contact us.

Zurich Insurance plc

General Details

Policy/Reference number	JA392633 / DPL0101071POL / 40195
Name of insured (in full)	Co Proprieters of Dargavel Village
Business Description	Residential Property Owners Liability in respect of Communal Areas, Roads, Paths, Landscaping, Hedges and the like
Address of property to be insured	Dargavel Village New Northern Access Road, Off Greenock Road Bishopton Renfrewshire PA7 5QN
Cover required from	01/07/2014 to 30/06/2015

The following information given in this Statement of Fact is correct and complete to the best of my/our knowledge and belief:

Property Owners Liability - Limit Required	£5,000,000	Employers Liability - Limit Required	Not Required

Does the development include

1) Roads/paths/landscaping/hedges and the like	Yes	2) Children's playgrounds/play areas	No
3) Water courses (streams/rivers/lakes/ponds and the like)	No	4) Sewage plant &/or pumping stations	No
5) Any commercial use	No	6) Any communal leisure facilities	No

You have confirmed that

- No Insurer has declined any proposal, refused renewal, terminated cover, required increased premiums or imposed special conditions
- You, any member of your family directly connected with the property, or any business partner or director have never been made bankrupt, gone into liquidation or received County Court Judgements
- You have confirmed that, you, any member of your family directly connected with the Property, or any business partner or Director have never been convicted of, or charged but not yet tried with a criminal offence (other than motoring offences)

Other Facts

• There are no other Material Facts of which the Insurer should be made aware

Failure to provide this information could invalidate the policy. A material fact is one likely to influence an Insurer in the assessment and acceptance of this cover. If you are in any doubt as to whether a fact is material, it should be disclosed to the **Insurer**

Details of your loss and claims history

We are required to advise the **Insurer** if you have **ever** had any losses or claims for fire, flood, subsidence or liability, or **any** other losses in the last 5 years. These must be advised whether they were insured or not.

You have advised that you have **NOT** had any claims.

PLEASE CONTACT US IMMEDIATELY IF THERE ARE ANY CHANGES TO THE INFORMATION IN THIS STATEMENT OF FACT OR IF THERE IS ANY OTHER INFORMATION YOU FEEL COULD BE RELEVANT

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Residential Property Owners Policy Schedule for Developments

This schedule attaches to and forms part of the policy and replaces any previous schedule

Insurer	Zurich Insurance plc	**Insurer Reference No.**	JA392633
Policy Number	DPL0101071POL / 40195		
Insured	Co Proprieters of Dargavel Village		
Business	The ownership and or management of the following property; Residential Property Owners Liability in respect of Communal Areas, Roads, Paths, Landscaping, Hedges and the like		
Risk Address	Dargavel Village New Northern Access Road, Off Greenock Road Bishopton Renfrewshire PA7 5QN		
Period of Insurance	From 01/07/2014 to 30/06/2015 Or any subsequent period for which the Insurer accepts renewal of this policy		
Next Renewal Date	01/07/2015		
Operative Sections	2		

	Sections 1, 2 & 3	**Section 6 - Terrorism**	**Total**
Premium	£ 357.15	Not Included	£ 357.15
Insurance Premium Tax	£ 21.43	Not Included	£ 21.43
Total Amount Payable	£ 378.58	Not Included	£ 378.58

Section 1	Material Damage	Section Inoperative
Section 2	Property Owners Liability	Section Operative
	Limit of Liability	£5,000,000
Section 3	Employers' Liability	Section Inoperative
Section 4	Directors and Officer's Liability	Section Inoperative
Section 5	Legal expenses for the eviction of squatters	Section Inoperative
Section 6	Terrorism Extension	Section Inoperative

Operative Endorsements	001
Date of this Schedule	26 January 2015

Zurich Insurance plc, a public limited company incorporated in Ireland Registration No.13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

ENDORSEMENTS

For Attachment to your Property Owners Liability Policy

Effective From 01/07/2014 To 30/06/2015

Endorsement No. 1

Section 2 - Property Owners Liability

The following amendments are agreed to this section of the policy

(1) Third Party Property Damage **Excess -** It is noted and agreed that **You** will be responsible for the first £250 of each and every claim for damage to any property.

(2) Extension 5 Tenants Liability is NOT included

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