



## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), 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)*

1. Name of policy holder

Policy No **CHU1401027**

**THE MAYESBROOK GARDENS (BARKING) NO.2 RESIDENTS COMPANY LIMITED**

2. Date of commencement of insurance policy

**01/01/16**

3. Date of expiry of insurance policy

**31/12/16**

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, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. **(a)** the minimum amount of cover provided by this policy is no less than £5 million **(c)**
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE Insurance (Europe) Limited and QBE Casualty Syndicate 386 (Authorised Insurers)

### Notes

- (a)** *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- (b)** *Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- (c)** *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

### Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

The Insurers' obligations under this policy are several and not joint and are limited solely to the extent of their individual subscriptions.  
Please see the policy for full details.

QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561  
Authorised and Regulated by the Financial Conduct Authority – Registration Number 202842

QBE Casualty Syndicate 386 managed by QBE Underwriting Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD – Registered in England No. 01035198. Authorised and Regulated by the Financial Conduct Authority registration number 204858

## CHUResidentsline Schedule

Insured	Policy Number CHU1401027
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THE MAYESBROOK GARDENS (BARKING) NO.2 RESIDENTS COMPANY LIMITED  
C/o Property Main & Mgt Svs  
Ground Floor Sidda House  
350 Lower Addiscombe Road  
CROYDON Surrey  
CR9 7AX

**The Business:** Ownership and/or Management of the Residential Property Specified

**Period of Insurance:** **From: 01/01/16** **Expiry Date: 31/12/16**

**Renewal Date: 01/01/17**

**Insurer: QBE Insurance (Europe) Limited**

**Total Premium Due: £4,928.13** (including £427.55 insurance premium tax)

**Annual Premium: £4,928.13**

Statement of Price: Please note that your annual insurance premium may include amounts for additional covers or services.

### Policy Sections

1 - Insured property	Included
2 - Lessee's fixtures and improvements	Included
3 - Terrorism	Not Included
4 - Liability to others	Included
5 - Employers' liability	Included
6 - Directors and Officers legal liability	Included
7 - Fidelity guarantee	Not Included
8 - Voluntary workers	Not Included
9 - Machinery breakdown	Included
10 - Legal Expenses Insurance	Included

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 will take into account in Our assessment of acceptance of this Insurance. Failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

CHUResidentsline Limited. Registered in England and Wales No. 3874789 which is authorised and regulated by the Financial Conduct Authority. No 305998. This policy has been arranged on behalf of QBE Insurance (Europe) Limited (QBE Market reference No YB069257QBE0114A). Registered in England and Wales No. 1761561 which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. No. 202842.  
Registered address: Plantation Place, 30 Fenchurch Street London EC3M 3BD  
Policy Wording version CHURL02 04.2013

## **Endorsement - Sanction limitation and exclusion**

General Condition 12 is added to the policy as stated below:

### **12 Sanction limitation and exclusion**

We shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or any member of Our group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.

## **Section 1 - Insured property and Section 2 – Lessee's fixtures and improvements**

### **Location of Insured property**

21 - 95 Waterside Close (Odd's) BARKING Essex IG11 9EL

### **Description/Occupation of Insured property**

The Policyholder's block(s) of private dwelling flats

Section	Description	Sum Insured
1	Insured property	£3,588,607
2	Lessee's fixtures and improvements	£50,000 per flat

### **Excess**

**£1,000** Subsidence or ground heave or landslip losses

**£750** Escape of Water damage

**£250** any other loss

Using the Home Rebuilding Cost index as published by R.I.C.S. from time to time We will increase Your Sum Insured under Section 1 each month during the Period of Insurance. We will do so without charging any additional Premium but on renewal Your Premium will be based on the new Sum Insured shown on Your Schedule.

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## **Section 3 - Terrorism**

### **Location of Insured Property**

As detailed in the Sections 1 and 2 of the policy, but only in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Isle of Man or the Channel Islands

**Excess - As detailed in the Schedule of Sections 1 and 2 – Excess**

**Sum Insured - As detailed in the Schedule of Sections 1 and 2 – Sum Insured**

**Endorsement - None**

#### Section 4 - Liability to others

Limit of Indemnity: **£10,000,000** (for any one occurrence)

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#### Section 5 - Employers' liability

Limit of Indemnity: **£10,000,000** (for any one occurrence)

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#### Section 6 - Directors & Officers legal liability

Limit of Indemnity: **£100,000** (any one year)  
Excess: **£250** any other loss **£1,000** Entity cover

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#### Section 7 - Fidelity guarantee

Sum Insured: **Not Included**  
Excess: **Not Applicable**

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#### Section 8 - Voluntary workers

Benefits: **Not Included**  
Excess: **Not Applicable**

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#### Section 9 - Machinery breakdown

Sum Insured: **£10,000** (any one year)  
Endorsement: **None**

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#### Section 10 - Legal Expenses Insurance

Limit of Liability: **£100,000** (any one year)

## Statement of Fact

CHU1401027: THEMA-1

Proposer: THE MAYESBROOK GARDENS (BARKING) NO.2 RESIDENTS COMPANY LIMITED

Postal Address: C/o Property Main & Mgt Svs Ground Floor Sidda House 350 Lower Addiscombe Road CROYDON Surrey

Post Code: CR9 7AX

Contact number: 02086560568

Date cover required: 01/01/16

Sum Insured: **£3,588,607**

**You have provided us with the following information and your policy is based upon it**

Identity of each location: **21 - 95 Waterside Close (Odd's) BARKING Essex IG11 9EL**

No. of: Buildings: **1** Storeys: **2/3** Flats: **38** Garages: **0**

Construction of: **Brick** Roof: **Tile** Floors: **Concrete** Stairs: **Concrete**

The property to be insured is a Purpose Built Block of flats

The property was built in 1990

The property is in a good state of repair and is occupied as private residences and sub-let to persons of a professional nature.

The property has not nor has it ever been affected by subsidence, ground heave, landslip, storm or flood.

The property is not currently undergoing renovation, repair, conversion or alteration and no work of this nature is anticipated in the next 12 months.

There are no communal facilities.

There are no known building defects.

The proposer has never been refused insurance or had special terms or conditions applied.

The Proposer has sustained losses involving the risks proposed, and made a claim within the last 3 years. See Additional Information below.

### Additional Information

07/08/14 Escape of Water (Flat 83)

18/02/14 Escape of Water (Flat 47) £350.00

18/11/13 Escape of Water (Flat 39) £192.51

28/12/12 Escape of Water £22,527.52

This Statement of Fact is a record of information upon which your insurance quotation is based. This information has been provided to CHUResidentsline for and on behalf of the Proposer or their representative.

This Statement of Fact, together with the Policy, Schedule and any other endorsements shall be considered one document and read together as one contract. Please keep a copy of this Statement of Fact together with all Policy documents. You are not required to sign the Statement of Fact but you should read it carefully in conjunction with the Schedule to verify that all the information contained therein is correct. If any of the information is incorrect or incomplete you should immediately amend the details and notify us straight away. If notified of any inaccuracies the insurers' reserves the right to refuse cover or amend the terms and conditions on which offered.

## Statement of Fact

### Premises

The property is constructed of:  
walls: brick, stone or concrete;  
external covering of roof: slates, tiles, concrete, metal, glass or asbestos.  
The property is and will be maintained in a good state of repair.  
The property and adjacent premises have not suffered from, or show any visible signs of subsidence, landslip or ground heave.  
The property is not in an area with a history of flooding.  
The property is not wholly sub-let or being used as holiday homes, bedsits and student accommodation or hostel and/or used as homes by the local government or charitable organisations.  
The property is not undergoing renovation and/or structural repair.

unless otherwise declared on Page 1.

### Subsidence

The property and adjacent premises have not suffered from, or show any visible signs of subsidence, landslip or ground heave.  
To our knowledge the property is not in an area with a history of subsidence.  
The property is not in the immediate vicinity of any river bank, railway embankment or cutting, cliff or quarry, mine or other underground working or on "made up" ground.

unless otherwise declared on Page 1.

### Property Owners

Neither the proposer nor to our knowledge, any former owner of the property at any time has:-  
been prosecuted or sued for any pollution problem;  
had any incidents of pollution, or incidents likely to cause pollution;  
carried on any industrial activity which was the subject of an environmental permit or licence.

unless otherwise declared on Page 1.

### Insurance

The proposer has not ever:-  
had an insurance contract cancelled or declared void due to a breach of a policy condition or due to non-disclosure or misrepresentation of a material fact;  
neither the proposer nor any the directors in the business have sustained any losses involving the risks proposed or made any claim within the last 3 years.

unless otherwise declared on Page 1.