



AXA Insurance UK plc
Minerva House
Valpy Street
Reading RG1 1AQ

CM

Bennetts Commercial
Telford House, Hamilton Close
Basingstoke
Hampshire RG21 6YT

Agency: RG 2012972

Form No.....: PR202A
Underwriter....: SI
Date of Issue...: 31/12/05
Effective Date..: 7/02/06
Renewal Date...: 7/02/07

Renewal Premium: £1457.91
(excluding Insurance Premium Tax)

SCHEDULE: Flats

Replaces Policy: 9114830004

Policy No.: RG FLT 147735

Insured....:

Amber Court Management (No3) Limited
29 Amber Court
Swindon
Wilts SN1 2HB

Business...: Flats Owners

Insurance Premium: £1457.91
Insurance Premium Tax: £72.90
Amount Payable: £1530.81

INSURANCE PREMIUM TAX (IPT): This applies to all UK policies effective from October 94

Reason for Issue: Renewal Invitation

INDEXATION

To protect you against under-insurance, your sums insured have been index-linked. Where the following sections of your policy are in force, the undernoted percentage increases have applied

Section 1 8.8%

The revised amounts are shown in this Schedule.

Index-linking cannot take into account any additional buildings extensions or contents you have acquired during the year of insurance unless you have told us about them separately.

Please let us know if any further increase is required as a claim may not be met in full if you are under-insured.

DISCLOSURE OF MATERIAL FACTS

Please ensure that you disclose any material facts which have changed since you took out your policy or which have changed since last renewal. Material facts are those which might influence our decision as to whether to renew your policy or impose special terms. If you are in doubt as to whether a fact is material, please let us know the details - failure to do so could invalidate the insurance.



Property Insured

Item	Situation	Section 1 Sum Insured £	Section 2 Sum Insured £
	Premises-Block 3,Flat 23/34,, Amber Court,, Colbourne St., Swindon. SN1 2HB		
1	Flats	854077	20000 per block

Endorsements applicable to all premises

The following existing endorsements are amended -

TR3 WAR AND TERRORISM COVER AMENDMENT CLAUSE

(This cover amendment clause replaces any previous Terrorism Exclusion clauses (as referenced below) within the policy wording and any previous endorsements applied to the Terrorism Exclusion clauses)

TERRORISM EXCLUSION

Applicable to Sections 1 and 2

Exclusion 7 Terrorism Exclusion is restated as follows:

TERRORISM EXCLUSION

Loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with:

1. Any act of Terrorism regardless or any other cause or event contributing concurrently or in any other sequence to the loss
2. Any action taken in controlling preventing suppressing or in any way relating to any act of Terrorism
3. Civil Commotion occurring in Northern Ireland

If the Company alleges that by reason of this exclusion any loss damage cost or expense is not covered by this Section of the Policy the burden of proving the contrary shall be upon the Insured



In the event any portion of this exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect

Definition - Terrorism

For the purpose of this exclusion an act of Terrorism shall mean an act including but not limited to the use of force or violence and or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political religious ideological or similar purposes including the intention to influence any government and or put the public or any section of the public in fear

WAR AND TERRORISM COVER AMENDMENT CLAUSE

Applicable only to Section 3

The insurance provided by this Section is subject to the following

1. The liability of the Company under this Section for all damages costs and expenses payable in respect of all occurrences of Terrorism during any one Period of Insurance shall not exceed in the aggregate the sum of £2,000,000 or the Limit of Indemnity shown in the Schedule whichever is the lesser
2. Notwithstanding paragraph 1 above the indemnity will not apply to legal liability of whatsoever nature directly or indirectly

caused or occasioned by or happening through or in consequence of Terrorism or any action taken in controlling preventing supressing or in any way relating to Terrorism

a) arising by through or in connection with

- i) the provision of police fire or security services of any kind
- ii) any public or private utility including telecommunications electricity gas water radio and television
- iii) public transport services whether rail road sea or air



b) arising out of the ownership operation or occupation of or work in at or on

- i) airports airfields ports rail or underground stations freight or passenger terminals
- ii) government military or local authority establishments
- iii) buildings of more than 20 floors in height including basements and underground car parks
- iv) facilities for the manufacture processing refining distribution or storage of liquid or gaseous fuel oil petrochemical chemicals explosives or ammunition
- v) tunnels bridges viaducts aqueducts dams river or sea defences
- vi) schools colleges universities or places of education or religious worship
- vii) sports stadiums theatres or entertainment arenas amusement parks exhibition or conference halls

For the purpose of this Clause "Terrorism" means an act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatsoever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

Applicable only to Section 4

The liability of the Company under this section for damages costs and expenses payable in respect of any one claim against the Insured or series of claims against the Insured arising out of one event shall not exceed £5,000,000 This limitation shall only apply in respect of any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from War Civil War Terrorism or Political Risk as defined

For the purposes of this Clause "War Civil War Political Risk" means war invasion act of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion



assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power martial law confiscation or nationalisation or requisition or destruction of property by or under the order of Government or public or local authority Terrorism or any action in controlling preventing suppressing or in any way relating to any of the above

For the purpose of this Clause "Terrorism " means an act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatsoever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

The following endorsements remain in force -

001 ELECTRONIC RISKS EXCLUSION
X01 EXCESS AMENDMENT CLAUSE 2002
Y2K DATE RECOGNITION EXCLUSION CLAUSE
020 SUBSIDENCE COVER AMENDMENT CLAUSE
021 EMPTY BLOCKS OF FLATS CLAUSE
022 DIMINUTION OF VALUE EXCLUSION CLAUSE
037 FLATS COVER AMENDMENT CLAUSE
041 VEHICLE COVER AMENDMENT CLAUSE (7/94)
060 FLATS COVER AMENDMENT CLAUSE (1997)
067 FLATS COVER AMENDMENT CLAUSE (1999)
740 INDEMNITY LIMITATION CLAUSE
889 TERRORISM EXCLUSION CLAUSE
901 DEFINITION AMENDMENT CLAUSE

Section 3 (Public Liability) Limit of Indemnity £5000000

Section 4 (Employers Liability) Limit of Indemnity £10000000

Total Sum Insured for Section 1 £854077

PLEASE KEEP THIS SCHEDULE SAFELY WITH YOUR POLICY DOCUMENTS