

Mary Duchene  
1144 Ottawa Avenue

West St Paul, Minesota  
55118

Dear Policyholder,

Policy Number : PFCI0643736/01  
65 Stockholm House Swedenborg Gardens, LONDON, E1 8HR

Thank you for choosing us to insure your property during the time that it is let. ForLandlords is the most up to date policy available in the letting market and has been specifically designed to protect you and your tenanted property.

We have pleasure in enclosing your policy documents. Would you please read these carefully to ensure that they comply with your requirements. Needless to say, if you have any queries or problems, please do not hesitate to contact us on our helpline number which is 0870 703 9009.

Yours faithfully,



for and on behalf of ForLandlords.com

## LANDLORDS INSURANCE SCHEDULE

**Policy No: PFCI0643736/01**

<p><b><u>Policy No:</u></b> PFCI0643736/01</p> <p><b><u>Insured:</u></b> Mary Duchene</p> <p><b><u>Correspondence Address</u></b>                  1144 Ottawa Avenue                  West St Paul, Minesota                  55118</p>	<p><b><u>Address of Property Covered</u></b>                  65 Stockholm House Swedenborg Gardens                  LONDON                  E1 8HR</p>																		
<p><b><u>Sections Operative</u></b></p> <p><b>Contents Insurance</b></p> <p style="text-align: right;"><b>Sum Insured</b> <b>£25,000</b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right; font-weight: normal;">Amount of Indemity</th> </tr> </thead> <tbody> <tr> <td>Legal Liability as Owner</td> <td style="text-align: right;">£5,000,000</td> </tr> <tr> <td>Legal Liability as Employer</td> <td></td> </tr> <tr> <td>Employers' Liability in respect of gardeners, porters, caretakers or cleaners</td> <td style="text-align: right;">£10,000,000</td> </tr> <tr> <td>Public Liability</td> <td style="text-align: right;">£5,000,000</td> </tr> <tr> <td><b>Emergency Assistance</b></td> <td style="text-align: right;"><b>£500</b></td> </tr> <tr> <td><b>Rent Guarantee &amp; Legal Expenses</b></td> <td style="text-align: right;"><b>£700</b></td> </tr> <tr> <td><b>Contents – Accidental Damage</b></td> <td style="text-align: right;"><b>£50,000</b></td> </tr> <tr> <td><b>Contents – No Excess</b></td> <td style="text-align: right;"><b>£25,000</b></td> </tr> </tbody> </table>		Amount of Indemity	Legal Liability as Owner	£5,000,000	Legal Liability as Employer		Employers' Liability in respect of gardeners, porters, caretakers or cleaners	£10,000,000	Public Liability	£5,000,000	<b>Emergency Assistance</b>	<b>£500</b>	<b>Rent Guarantee &amp; Legal Expenses</b>	<b>£700</b>	<b>Contents – Accidental Damage</b>	<b>£50,000</b>	<b>Contents – No Excess</b>	<b>£25,000</b>	
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<p><b>Premium:£755.04</b>                  Payable in monthly installments of £65.87 (which includes an admin fee of £2.95) provided payments are made on time.                  Cover effective from 15:30:32 06/03/2006 until 23:59:59 05/03/2007.</p>																			
<p><b>Customer Enquiries and Claims Helpline:0870 703 9009</b></p>																			

## IMPORTANT INFORMATION

### Policy No: PFCI0643736/01

Any facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to tell us. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not give you the protection you require, or perhaps you may invalidate the policy altogether. For your reference, we recommend you keep a record of any additional information given, including copies of letters.

You answered our declaration questions on 06/03/2006. The questions we asked and answers you have given are set out below and form the basis of your contract of insurance. If any of the answers are incorrect you must notify us immediately. Failure to do so may result in your policy being voided or cancelled in the event of a claim.

Question	Your Answer
Is the property to be insured (including all residences within the property and garages where applicable) occupied by a tenant(s)?	Yes
Is the property to be insured (including all residences within the property and garages where applicable) to be occupied by a tenant(s) within 60 days of the start date of this policy?	Yes
Is the property to be insured (including all residences within the property and garages where applicable) let or to be let on a written Assured Shorthold Tenancy* with a minimum initial period of at least three months? *(In England & Wales or the equivalent in Scotland, Northern Ireland or the Isle of Man)	Yes
If your property is currently let, is your tenant in breach of any term(s) of their tenancy agreement?	No
Has the property to be insured (or any of the residences within the property) been unoccupied for a continuous period of more than ninety days immediately prior to the date of this proposal?	No
Is the property to be insured (including all residences within the property and garages where applicable) built with brick, stone or concrete and roofed with tiles, slates, metal or concrete?	Yes
Is the property to be insured (including all residences within the property and garages where applicable) in a good state of repair and regularly maintained?	Yes
Is the property to be insured (including all residences within the property and garages where applicable) located in an area liable to flooding?	No
Is the property, or any immediately neighbouring property, on a site which has ever shown signs of damage caused by subsidence, landslip or heave, or is there any evidence of ongoing movement (eg: cracking and/or bulging of walls)?	No
Have you or any person to whom this insurance will apply suffered any incident or loss, whether insured or not, in the last 3 years in respect of the perils/covers requested in this proposal?	No
Have you or any person to whom this insurance will apply been convicted of arson, theft or any offence, other than driving offences?	No
Are you, or any person to whom this insurance will apply, aware of any circumstances which may give rise to a claim, or have you/they been refused insurance or had special terms applied?	No
For Rent Guarantee and Legal Expenses cover only, please confirm that your existing tenants have been and any future tenants will be satisfactorily referenced in accordance with ForLandlords conditions.	Yes
How old is the property?	n/a
How much voluntary building excess is desired?	n/a
What is the tenant's status?	n/a

The information provided to us to arrange this insurance or when making a claim will be supplied to IDS Ltd, the insurance industry's data collection agency, so that it can be made available to other insurers.

If you do not agree with or understand the above statements please immediately contact our Customer Service department on 0870 703 9009 or email us at [info@forlandlords.co.uk](mailto:info@forlandlords.co.uk).

*(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 policyholder employs persons covered by the policy)*

**Policy No. PFCI0643736/01**

1. Name of policyholder	Mary Duchene
2. Date of commencement of insurance policy	2006-03-06
3. Date of expiry of insurance policy at Midnight	2007-03-05

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable **(b)** in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf; and

2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed for and on behalf of GROUPAMA INSURANCE COMPANY LIMITED (Authorised Insurer)



P Lefevre

Chairman and Chief Executive

Signed for and on behalf of PROGEN INSURANCE LIMITED (Authorised Insurer)



J Perham

Progen Managing Director

**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.

This policy covers the policyholder and only any subsidiaries thereof named below

Groupama Insurance Company Ltd Registered Number 995253  
Registered in England Registered Office Groupama House, 24-26 Minories, London EC3N 1DE 7FB  
www.groupama.co.uk

Members of the Association of British Insurers  
Authorised and Regulated by the Financial Services Authority

Progen Insurance Ltd  
Registered in Malta Office: Level 5, The Complex, The Mall, Floriana, VTL 16.

Authorised and Regulated by the Maltese Financial Services

**Policy No: PFCI0643736/01****IMPORTANT REMINDER: This policy is designed to cover EMERGENCIES only**

For the purposes of this insurance, an Emergency means a situation which, if not dealt with quickly, would, in the Insurers opinion:

- a) render the home unsafe or insecure: or
- b) damage or cause further damage to the home; or
- c) cause risk or difficulties for or to you, the tenant.

If your problem is not an Emergency, contact your managing agent or landlord and ask them to arrange any necessary maintenance repairs.

**MAJOR EMERGENCIES WHICH COULD RESULT IN SERIOUS DAMAGE TO PROPERTY OR LOSS OF LIFE SHOULD BE IMMEDIATELY NOTIFIED TO THE PUBLIC EMERGENCY SERVICES****GAS LEAKS MUST BE IMMEDIATELY NOTIFIED TO THE GAS SUPPLY COMPANY****How to arrange assistance in the event of an Emergency**

Before requesting assistance you need to ask yourself the following questions

- Question 1 is the incident an emergency as defined above?
- Question 2 is the Incident covered by one of the events listed below?
- Question 3 has the incident just happened and not happened as a result of an ongoing problem?

IF THE ANSWER TO ANY OF THESE QUESTIONS IS .NO. – for example ongoing breakdowns of the cooking system, dripping taps or continuous leaks, then we cannot help you. You should contact your managing agent or landlord and ask them to arrange any necessary maintenance repairs

IF THE ANSWER TO ALL OF THESE QUESTIONS IS .YES. – then phone the **ForLandlords Emergency Assistance Service** on **0870 703 9191**

- The operator will ask for your name, policy number (see above), the address of the property and the name of your managing agent and/or landlord in order to validate your claim.
- The operator will then ask for details of the emergency – please provide as much information as you can as this will help the operator identify the possible cause of the problem and any parts that might be required so that they can provide a rapid response to your emergency.
- The operator will then instruct a Contractor to attend to the Emergency and give you an estimated time of arrival.
- The operator will contact you again shortly after the estimated arrival time to confirm that the Contractor has arrived and is proceeding with the work
- The Contractor will make reasonable efforts, during a Single visit, to limit or prevent damage or discomfort or, if at a similar expense, complete a permanent repair

Please note assistance provided by the insurance will be given providing that it is not prevented by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including road and railway network, repairs thereto, and any other circumstances preventing access to the home or otherwise making provision of assistance impossible.

ForLandlords Emergency Assistance and the Contractor will, at all times, have reasonable discretion as to when and how assistance is provided.

**EVENTS COVERED****PLUMBING AND DRAINAGE****What is covered?**

An Emergency arising from the sudden and unexpected failure of or damage to the plumbing or drainage system of the Residence

**What is not covered?**

Replacement of water tanks or hot water cylinders.

Leaks from any household appliances, sinks, showers or baths where leakage only occurs when the appliances, sinks, showers or baths are in use.

Events where on attendance it becomes clear that the call out is not an Emergency.

Events where there is an inherent defect in the plumbing or drainage causing the incident.

More than one claim arising from the same cause

**ELECTRICITY SUPPLY****What is covered?**

An Emergency arising from the sudden, unexpected and complete failure or breakdown of the electricity supply system of the Residence

**What is not covered?**

Events where only part of the Residence or part of the system has been affected by the failure of the electricity supply and the failure is not an Emergency

Events where on attendance it becomes clear that the call out is not an Emergency.

Claims involving the restoration of electricity where the fault occurs outside the boundary of the Property

Becor House, Green Lane, Lincoln LN6 7DL Tel 0870 703 9009



ForLandlords is a trading name of Hanover Park Commercial Ltd. A member of the  Erinaceous Group. Registered address: Phoenix House, 11 Wellesley Road, Croydon CRO 2NW . Registered in England number: 3135797 Hanover Park Commercial Ltd is authorised and regulated by the Financial Services Authority 308724.

Events where there is an inherent defect in the electric supply system.

More than one claim arising from the same cause

#### **COOKING SYSTEM**

**What is covered?**

An Emergency arising from the sudden, unexpected and complete failure or breakdown of the permanently installed cooking system in the Residence

**What is not covered?**

Failure of microwave ovens and other non-fixed cooking facilities

Cookers beyond economical repair or repairs where the parts can no longer be obtained

Events where on attendance it becomes clear that the call out is not an Emergency.

More than one claim arising from the same cause

#### **SECURITY**

**What is covered?**

An Emergency arising from the sudden and unexpected failure of or damage to external locks, doors, or windows and the failure or damage is such so as to render the Residence insecure.

**What is not covered?**

Replacement glazing unless the Contractor has the appropriate glazing available at the time of the visit

Any matters relating to security alarms.

Events where on attendance it becomes clear that the call out is not an Emergency.

More than one claim arising from the same cause

#### **LOST KEY**

**What is covered?**

An Emergency arising from the loss of the only available key to the Residence where the insured is unable to replace it or gain access

**What is not covered?**

Call outs during normal office hours where spare keys can reasonably be obtained by the Insured

Replacement of defective locks unless there is no other way of making the Property secure overnight.

Events where on attendance it becomes clear that the call out is not an Emergency.

More than one claim arising from the same cause

#### **ROOFING, DOWNPIPING AND GUTTERING**

**What is covered?**

An Emergency arising from the sudden failure of or damage to the roofing, down piping or guttering system of the Property and internal water damage to the Residence is a likely consequence of that failure or damage

**What is not covered?**

Circumstances where there has not been internal water damage to the Residence

Events where on attendance it becomes clear that the call out is not an Emergency.

More than one claim arising from the same cause

Mary Duchene  
1144 Ottawa Avenue

West St Paul, Minnesota  
55118

Dear Policyholder,

Policy Number : PFC10643736/01  
65 Stockholm House Swedenborg Gardens, LONDON, E1 8HR

**Important Confirmation of the set up of your Direct Debit Instruction, including future payment schedule.**

Thank you for using ForLandlords. I hope you have found this online method of arranging your Direct Debit payment very convenient.

Having accepted your Direct Debit details, I would like you to confirm that they are correct. Please can you check that the list below, including your payment schedule, is correct:

<b>Account Name: Mary J Duchene</b>	<b>Account Number: 00133013</b>
<b>Policy number: PFC10643736/01</b>	<b>Bank Sort Code: 300009</b>
<b>Date of first collection: 06/04/2006</b>	<b>*First amount to be debited: £128.78</b>
<b>Regular Collection Amount: £65.87</b>	<b>Regular Collection Day, on or immediately after: 6</b>
<b>Frequency of collection: Monthly</b>	

**\*This includes any admin fees and may include a double premium from previous month.**

If any of the above details are incorrect please contact us immediately on 0870 703 9009. However, if all of the details are correct then you need do nothing more and the Direct Debit will be processed as normal. You enjoy the protection of the Direct Debit Guarantee as set out below and the right to cancel your Direct Debit at any time.

For your information, the collections will be made using this reference number:

**Originator Number: 417186**                      **Reference Number: DDFC0088840**

Once again, thank you for purchasing your insurance online from ForLandlords.co.uk

Yours faithfully,



for and on behalf of ForLandlords.com

**The Direct Debit Guarantee**



- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, ForLandlords Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by ForLandlords Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us

**Becor House, Green Lane, Lincoln LN6 7DL    Tel 0870 703 9009**



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Hanover Park Commercial Ltd is authorised and regulated by the Financial Services Authority 308724.

## ABOUT OUR INSURANCE SERVICES

We are Hanover Park Commercial Limited, Phoenix House, 11 Wellesley Road, Croydon, Surrey, CR0 2NW

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We offer the following products:

#### Retail

Tenants Contents Insurance From a Single Insurer

#### Commercial

Landlords Buildings Insurance From a limited range of Insurers

Landlords Contents Insurance From a single Insurer

Landlords Emergency Assistance Insurance From a single Insurer

Landlords Rent Guarantee Insurance From a single Insurer

Landlords Legal Expenses Insurance From a single Insurer

### 3. Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay for our services?

No fee

We do not charge a fee to arrange your cover. If you choose to pay your premium by monthly payments, you will be charged a fee of £2.95 (£1.95 for Tenants Insurance) each month in addition to your premium. For some but not all cancellations we charge an administration fee of £30.00, and for mid-term adjustments we charge an administration fee of £10.00. You will receive a quotation that will tell you about any other fees relating to any particular insurance policy. Our rent guarantee products purchased in conjunction with a tenant reference (Xpress, Extra or Advantage) cannot be paid for monthly, they are also fixed term contracts and are not subject to change.

### 5. Who regulates us?

Hanover Park Commercial Limited, Phoenix House, 11 Wellesley Road, Croydon, Surrey, CR0 2NW is authorised and regulated by the Financial Services Authority. Our FSA Register number is **308724**

Our permitted business is arranging general insurance contracts.

You can check this on the FSA Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### 6. Ownership

Erinaceous Plc owns 100% of the share capital of Hanover Park Commercial Limited and Propgen Insurance Limited



## 7. What to do if you have a complaint

If you wish to register a complaint, please contact Hanover Park Commercial Limited:

In writing	Write to Hanover Park Commercial Limited, Phoenix House, 11 Wellesley Road, Croydon, Surrey, CR0 2NW
By phone	Telephone 0845 117 6000

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## 8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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.

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.

[Further information about compensation scheme arrangements is available from the FSCS.](#)

## 9. Cancellation of your policy

If you commence any of our insurance policies and decide that it is not suitable within the first 14 days after you take out the policy then we will refund your premium in full. Simply use your user name and password to access your records on our web site and you can cancel the policy immediately. Alternatively you can contact us by phone, fax or post if that is more convenient. Our rent guarantee products purchased in conjunction with a tenant reference (Xpress, Extra or Advantage) cannot be paid monthly, they are also fixed term contracts and are not subject to cancellation.

### Policies paid by monthly credit card or monthly Direct Debit

You can cancel your policy by using your user name and password to visit your records on the web site or you can advise us by phone, fax or post we will cancel the policy for you. No refund of premium will be made for the period between the date that you ask for the policy to be cancelled and the date that the next monthly payment is due.

Cover ceases on the date that you request cancellation.

### Policies paid annually by cheque or credit card

You can cancel your policy by using your user name and password to visit your records on the web site or you can advise us by phone, fax or post we will cancel the policy for you subject to a cancellation fee of £30.00. The refund will be calculated from the date in the month when the policy was started and will be based on 1/12 of the annual premium for each full month of cover remaining at the time of cancellation. We cannot make a refund where the policy has less than two months before expiry or where a claim has been made.

We will pay refunds to the credit card account or by BACS transfer to the bank account that you nominate at cancellation. You must provide us with these account details.

Cover ceases on the date that you request cancellation.

**STATEMENT OF DEMANDS AND NEEDS**

If you have purchased Buildings and/or a Contents Policy then these products meet the needs of those seeking an indemnity against loss or damage to their property and/or contents and these needs are met now and for the term of your policy.

If you have purchased a Legal Expenses, Rent Guarantee or Emergency Assistance policy then these products meet the demands and needs of those seeking an indemnity against losses arising as a result of you letting your residential property. These needs are met now and for the term of your policy.