

HOLIDAY COTTAGE INSURANCE SCHEME

SCHEDULE OF COVER

THE POLICYHOLDER: Christopher Snell

CERTIFICATE NUMBER:

EFFECTIVE DATE: 11/09/1998

PERIOD OF INSURANCE: From 11/09/1998 To 01/09/1999

ANNUAL PREMIUM:

ADDRESS OF PROPERTY TO BE INSURED: Woods Cottage
Turnerbury Woods
Hayling Island
Hants

BUILDINGS SECTION:

CONTENTS SECTION:

OPTIONAL EXTENSIONS:

Pairs/Set Clause Deleted - No

PRINT DATE: 13/10/1998

Arranged by:

Henderson & Co (Insurance Brokers) Ltd
106 St. James Road
Northampton
NN5 5LF

Tel: 0345 413661
Fax: 01604 759109

Underwritten by:





Holiday Cottages Insurance

106 St James Road, Northampton NN5 5LF
Tel. 0845 7413661 Fax. 01604 759109

Date: 01/06/2000

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE

THE PROPERTY: Woods Cottage
Tournurbury Woods
Hayling Island
Hants

We at Holiday Cottages Insurance constantly review our product range, the quality of these products and the back-up administrative services as we are passionate in our desire that you receive the very best.

Since the merger of our Scheme Insurer, the General Accident with the Commercial Union to create the CGU Insurance, one area that has caused us concern is the claims service.

We have taken positive action to address this. Negotiations with Crawford & Co, approved loss adjusters of the CGU Insurance, has, I am delighted to report:-

- * *resulted in the introduction of a dedicated and professional team of loss adjusters, headed by Steve Walters ACII. They know our Scheme and understand the special requirements of your industry.*
- * *that completed Claim Forms will only be required where the loss adjuster considers it absolutely necessary.*
- * *resulted in a new and dedicated Holiday Cottage Insurance Claims and Emergency Helpline available 24 hours a day, 365 days a year (see below).*

As a brief reminder your contact numbers are:-

- | | |
|--|----------------------|
| * 24 hour Claims & Emergency Helpline | 01923 471795 |
| * Motor Insurance Scheme including quotations | 01227 818317 |
| * Any Other Query | 0845 741 3661 |

I am very confident in the quality and the professionalism of Steve and his team. Any comments, positive or otherwise, regarding this would be welcomed.

Yours sincerely

Philip Jelley
Underwriting Manager

EVIDENCE BASE No:
0097



Holiday Cottages Insurance

106 St James Road, Northampton NN5 5LF
Tel. 0845 7413661 Fax. 01604 759109

GES

TIFICATE

Period of Insurance: From 01/09/2000

To 01/09/2001

SN 02681736 TXN 2241

Care covers legal costs and expenses in the important areas of personal litigation and that of your business, being the owner of a holiday cottage, as shown below.

Cover also extends to cover your spouse, children under 21 and parents normally resident with you.

Personal Injury - due to negligence of a third party
Consumer Disputes - faulty goods or services
Employment - contract or employment disputes
Home Rights - residential disputes with a neighbour
Taxation - defence of in-depth Inland Revenue investigation(s)
Prosecution Defence - defence of your legal rights
Unauthorised occupation - of your holiday cottage and cost of removal
Pursuance of a hirer - for damage to the property
(where more specific insurance does not exist)

Any claim falling within the Small Claims Court Limits will receive full legal advice and assistance from the telephone Legal Helpline Service which will include the payment of any unrecovered issue fee but the appointment of a solicitor is at our discretion. We may also attempt negotiation followed by alternative dispute resolution before a solicitor is appointed in any claim. **All Claims must be notified to our helpline within 30 days of the incident arising.**

What is not covered:

In respect of Consumer, Home Rights and Employment there is no cover for the first 90 days of the first period of insurance. You will be expected to contribute £25 towards any legal fee claim and there must be a minimum amount in dispute of £100.

There is no cover for Fines, Penalties, Damages or compensation awarded.

Claims where you have not notified the helpline.

Any dispute or prosecution involving a motor vehicle unless the dispute relates to a personal injury claim.

Legal Costs where there are not reasonable prospects of success.

Legal Advice Helpline:

Composite Legal Expenses operate the helpline - 24 hours a day, 365 days a year. Regardless of cover the helpline gives advice on every area of law affecting your personal life.

You simply have to quote your Policy Number and operators will arrange for a solicitor to call you to assist with your problems.

This service also acts as the reporting helpline for all claims. Before any nomination or appointment of a legal representative advice must be sought from this service.

Helpline Number:

The helpline number is 02920 34961

(The information contained within this certificate is an outline of the cover provided under the policy, a master copy of which has been issued and is held by Holiday Cottages Insurance and is available for inspection upon request.)

Underwritten by NIG

A member of the ABI and the Personal Insurance Arbitration Scheme.

The Coverholder

Composite Legal Expenses Ltd, Suffolk House, Trade Street, Cardiff CF10 5DT, Tel 02920 222033

Holiday Cottages Insurance is a Division of Henderson & Co (Insurance Brokers) Ltd

Managing Director: M. Henderson ACH

Registered in England. Reg. No. 1952432

EVIDENCE BASE No:

0098



Holiday Cottages Insurance

106 St James Road, Northampton NN5 5LF
Tel. 0845 7413661 Fax. 01604 759109

Date: 04/10/2001

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE

THE PROPERTY: Woods Cottage
Tournurbury Woods
Hayling Island
Hants

Thank you for confirming renewal of your Holiday Cottage Insurance effective from the 1st September 2001. For details of your cover please refer to the "Schedule of Cover" which was enclosed with your original renewal invitation.

Please remember:-

- * TO REPORT A NEW CLAIM AND/OR FOR IMMEDIATE CLAIMS ADVICE as well as practical assistance contact the 24 Hour 365 days a year CLAIMS HELPLINE -

0845 60 10 778

- * should you require ANY OTHER ASSISTANCE concerning your insurance requirements please do not hesitate to contact us on our local call rate telephone number

0845 7413 661

Finally, I enclose a simple summary of your Legal Expenses Cover (full wording available on request and thank you once again for confirming renewal.

Yours sincerely

Michael Henderson
Managing Director

PS. You have seen that we can save you money on your holiday home insurance whilst maintaining a high standard of cover. So why not give us a ring on 0845 741 3661 and maybe we can save you money on your main residence or 01227 818317 for your car.

EVIDENCE BASE No:

0099



Holiday Cottages Insurance

106 St James Road, Northampton NN5
Tel. 0845 7413661 / 4504011 Fax. 01604
e-mail: hci@btconnect.com

Date: 10/09/2002

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE

THE PROPERTY: Woods Cottage
Tournurbury Woods
Hayling Island
Hants

and thank you for confirming renewal of your Holiday Cottage Insurance effective from the 1st September 2002. For details of your cover please refer to the "Schedule of Cover" which was enclosed with your original renewal invitation.

Please remember:-

* TO REPORT A NEW CLAIM AND/OR FOR IMMEDIATE CLAIMS ADVICE as well as practical assistance contact the 24 Hour 365 days a year CLAIMS HELPLINE -

0845 60 10 778

* should you require ANY OTHER ASSISTANCE concerning your insurance requirements please do not hesitate to contact us on our local call rate telephone number

0845 7413 661

Finally, I enclose a simple summary of your Legal Expenses Cover (full wording available on request and thank you once again for confirming renewal.

Yours sincerely

Heidi A Hartgrove
Household Insurance Manager

PS. You have seen that we can save you money on your holiday home insurance whilst maintaining a high standard of cover. So why not give us a ring on 0845 741 3661 and maybe we can save you money on your main residence or 01604 587097.

EVIDENCE BASE No:
0100



Holiday Cottages Insurance

106 St James Road, Northampton NN5 5LF

Tel. 08707 707183/08707 707182 Fax. 01604 759109

e-mail: hci@btconnect.com

Date: 02/09/2003

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE - RENEWAL

Your policy falls due for renewal on the **1st September 2003** and unfortunately your payment does not appear to have been received.

To ensure that your cover is not affected, please forward your remittance for the amount shown **within the next fourteen days**. If it is more convenient for you, we will be delighted to accept your Credit or Debit Card details by contacting me on our local rate telephone number **08707 707183**.

If you have already paid this premium, please accept our apologies as there must have been a delay between you paying and the issue of this reminder.

Finally, should you have any queries please do not hesitate to contact me on our local rate telephone number **08707 707183** and I will be delighted to help you.

Yours sincerely

Michael Henderson
Managing Director

Paid by Debit card

EVIDENCE BASE No:

0101



Holiday Cottages Insurance

106 St James Road, Northampton NN5 1
Tel. 08707 707183/08707 707182 Fax. 01604 587097
e-mail: hci@btconnect.com

Date: 23/09/2003

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE

Thank you for confirming renewal of your Holiday Cottage Insurance. Details of your cover please refer to the "Schedule of Cover" which was enclosed with your original renewal invitation.

Please remember:-

- * TO REPORT A NEW CLAIM AND/OR FOR IMMEDIATE CLAIMS ADVICE as well as practical assistance contact the 24 Hour 365 days a year CLAIMS HELPLINE -

0208 6030983

- * should you require ANY OTHER ASSISTANCE concerning your insurance requirements please do not hesitate to contact us on telephone number

0870 7707183/2

Finally, I enclose a simple summary of your Legal Expenses Cover (full wording available on request and thank you once again for confirming renewal.

Yours sincerely

Mr M Henderson
Company Manager

PS. You have seen that we can save you money on your holiday home insurance whilst maintaining a high standard of cover. So why not give us a ring on 0870 7707183/2 and maybe we can save you money on your main residence or 01604 587097.

EVIDENCE BASE No:

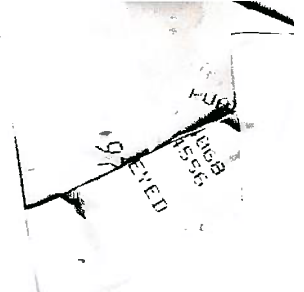
0102



Holiday Cottages Insurance

Henderson & Co. (Insurance Brokers) Ltd.

106 St James Road, Northampton NN5 5LF
Tel. 08707 707183/08707 707182 Fax. 01604 759109
e-mail: hci@btconnect.com



Dear Mr Snell

HOLIDAY COTTAGES INSURANCE

POLICY NUMBER



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and thank you for confirming renewal of your Holiday Cottage Insurance effective from the 1st September 2004. For details of your cover please refer to the "Schedule of Cover" which was enclosed with your original renewal invitation.

Please remember:-

- * TO REPORT A NEW CLAIM AND/OR FOR IMMEDIATE CLAIMS ADVICE as well as practical assistance contact the 24 Hour 365 days a year CLAIMS HELPLINE -

0208 6030983

- * should you require ANY OTHER ASSISTANCE concerning your insurance requirements please do not hesitate to contact us on telephone number

0870 7707183/2

Finally, I enclose a simple summary of your **Legal Expenses Cover** (full wording available on request and thank you once again for confirming renewal.

Yours sincerely

Mr M Henderson
Managing Director

PS. You have seen that we can save you money on your holiday home insurance whilst maintaining a high standard of cover. So why not give us a ring on 0870 7707183/2 and maybe we can save you money on your main residence or 01604 587097.

EVIDENCE BASE No:

0103



Holiday Cottages Insurance

Henderson & Co. (Insurance Brokers) Ltd.

106 St James Road, Northampton NN5 5LF
Tel. 08707 707183/08707 707182 Fax. 01604 759109
e-mail: hci@btconnect.com

Date: August 2005

Dear Mr Snell

HOLIDAY HOME INSURANCE - RENEWAL

Thank you for allowing us to take care of your Holiday Home Insurance. Your policy is due for renewal on the **1st September 2005** and I am delighted to enclose your Renewal documentation including:-

- * an updated **Schedule of Cover** which restates your sums insured following index linking
- * **Renewal Invoice** including details of methods of payments and Optional Extensions
- * **Renewal Acceptance Form** which will allow you to confirm, or not, acceptance of our renewal terms in a simple format
- * a response paid envelope to enable you to respond to us **FREE OF CHARGE**
- * **our Terms of Business**

INDEX LINKING

Whilst the sums insured that you declared to us have been index linked (inflation adjusted) I strongly recommend that you review them to ensure that they remain adequate for your needs. Should you wish to discuss the index linking please contact us on the above number.

IMPORTANT DISCLOSURE

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances which have arisen since this insurance was taken out or last renewed please inform us.

LEGAL COVER

You may previously have had this optional cover included - please note this is not now automatically included on the invoice, but may be selected at an additional premium on the Acceptance Form.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

I look forward to receiving your instructions to renew this Policy but in the meantime ~~should you have any queries please~~ **do not hesitate to contact us on telephone number 08707 707182/3** and one of our Holiday Cottage home Insurance team will be delighted to help you.

Yours sincerely

Michael Henderson
Managing Director

Holiday Cottages Insurance is a department of Henderson & Co (Insurance Brokers) Ltd
Authorised and regulated by the Financial Services Authority
Registration number 300349

EVIDENCE BASE NO:

0104



Holiday Cottages Insurance

Henderson & Co. (Insurance Brokers) Ltd.

106 St James Road, Northampton NN5 5LF
Tel. 08707 707183/08707 707182 Fax. 01604 759109
e-mail: info@holidaycottagesinsurance.com

Date: August 2006

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE - RENEWAL

Please find enclosed the documentation in respect of your Holiday Home Insurance due for renewal on 1st September 2006.

We are constantly seeking ways to improve the cover provided and from 1st September all our policies will automatically include:-

- Full theft cover without forcible entry
- Pairs and Sets (to enable us to repair or replace a set not just the damaged item).

In addition to our wide unoccupancy wording, cover for Loss of Income following a damage claim and £3 million Public Liability limit we are confident that your policy provides excellent value for money.

Legal Care cover can be included for those clients requiring such cover at an additional £10.00.

INDEX LINKING

Sums insured have been increased to incorporate an index linking feature representing 8.48% in respect of Buildings and no increase for Contents. Should you consider your previous sums insured to be adequate then please contact us for a revised reduced premium. Any under insurance can of course affect a claim payment.

IMPORTANT DISCLOSURE

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances which have arisen since this insurance was taken out or last renewed please inform your insurance adviser. You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

We look forward to receiving your instructions to renew this policy but in the meantime should you have any queries please do not hesitate to contact us on telephone number 08707 707183/2 and we will be delighted to help you.

If your property is no longer used as a Holiday Home, contact us on the above number as we will be pleased to quote on the new basis.

Yours sincerely

Michael Henderson

Managing Director

EVIDENCE BASE No:

0105



Holiday Cottages Insurance

Date: August 2007

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE - RENEWAL

Please find enclosed the documentation in respect of your Holiday Home Insurance which is due for renewal on 1st September. The first thing you will notice is that Holiday Cottages Insurance is now part of the Towergate Group which means we can look forward to working within a large group who have been insuring Holiday Homes for over 20 years. However, we are pleased to confirm that the policy cover provided to you by your existing Holiday Cottages Insurance policy will remain unchanged as we continue to operate as an autonomous unit managing our own scheme.

Premium Payments

We are pleased to confirm an immediate advantage of being part of Towergate is access to a more competitive premium financing facility which allows us to accept payment by 10 instalments subject to a service charge of only 8%. This represents a 20% reduction against our previous cost of instalments and is actually a bigger discount in real terms given the numerous increases in bank rates over the last year. This offer is open to all policyholders and is an ideal way of deferring payments over time whilst income from lettings accrues.

Index Linking

Your sums insured have been increased to incorporate index linking at 4.64% for Buildings and 4.6% for Contents. Please contact us if you would like to review the figures detailed in the attached paperwork and we will be pleased to recalculate premiums. Remember that any under insurance could affect a claims payment.

Duty of disclosure/change of circumstances

Please remember that you must inform us of any changes in your circumstances as failure to do so may invalidate the policy. If your property is no longer used as a holiday home please let us know as we can make alternative arrangements to suit.

What you need to do to renew

Read the enclosed documentation, complete the pink Renewal Acceptance Form and forward to us with your payment. If you have any query or wish to pay by Direct Debit, please telephone us on 08707 707183/2.

Yours sincerely

Holiday Cottage Advisor

EVIDENCE BASE No:

0106

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 **towergate**
partnership



B I B A

Woodlands House, The Avenue, Cliftonville, Northampton NN1 5SY
Tel: 08707 707183 / 08707 707182 Fax: 01604 759109 Email: info@holidaycottagesinsurance.com

Holiday Cottages Insurance is a trading name of Towergate Underwriting Group Limited
Registered in England No. 4043759 Registered Address: Towergate House, 2 County Gate, Staceys Street, Maidstone, Kent ME14 1ST
Authorised and regulated by the Financial Services Authority



Holiday Cottages Insurance

Brok

Date: 04/09/2008

Dear Mr Snell

HOLIDAY COTTAGES INSURANCE - RENEWAL

01/09/2008 and unfortunately your Renewal Premium received.

To ensure that your cover is not affected, please forward your remittance for the amount shown **within the next seven days**. If you have recently paid this premium, please accept our apologies for the issue of this reminder.

For your convenience, we will be pleased to accept your credit or debit card details over the telephone. To arrange this method of payment or for any other queries you may have, please do not hesitate to contact us on 0870 7707183/2 and we will be delighted to help you.

Yours sincerely

Scheme Administrator

PS. No further reminders will be issued to you.

EVIDENCE BASE No:

0107



B I B A

Woodlands House, The Avenue, Cliftonville, Northampton NN1 5SY
Tel: 08707 707183 / 08707 707182 Fax: 01604 759109 Email: info@holidaycottagesinsurance.com

Holiday Cottages Insurance is a trading name of Towergate Underwriting Group Limited
Registered in England No. 4043759 Registered Address: Towergate House, 2 County Gate, Staceys Street, Maidstone, Kent ME14 1ST
Authorised and regulated by the Financial Services Authority

towergate
partnership

holiday cottages insurance

Ref: SNCX01GB01

Contact Details:
Phone: 08707 707183
Fax: 01604 887389

Email: info@holidaycottagesinsurance.com

03/08/2009

Dear Mr Snell

Anniversary Notice for Holiday Cottages Insurance Renewal - Policy No 10021298

Your insurance is due for renewal on 01/09/2009 and we must unfortunately advise that your current insurer can no longer invite renewal on your policy and we are therefore recommending an alternative policy. Please read the details shown and contact us if any of the information is unclear or requires updating. The attached Demands and Needs Statement explains how we have assessed your insurance requirements and the basis on which we make our recommendation. **Whilst most of the terms and conditions remain the same as your previous policy, it is important that you read the enclosed Important Notice to Policyholders.**

Our Recommendation

On the basis that your Demands & Needs (see overleaf) remain unchanged, we recommend the following contract with Axa Insurance because they offer a combination of cover at terms and conditions for your needs as set out in the Demands & Needs statement. If any of the information has changed, please contact us immediately.

Premium Breakdown

The annual premium for the forthcoming year is detailed below

Total Payment due for our recommended policies

This includes the following:

Holiday Cottages Insurance with Axa

Legal Expenses with DAS

Policy Administration Fee

* All Premiums include Insurance Premium Tax at 5%

+ Optional - please deduct from the total amount if you do not require this cover.

Optional Additional Cover

We have negotiated a bespoke Legal Protection Insurance with DAS Legal Expenses Insurance Company specifically designed to meet the requirements of holiday home owners which are commonly excluded from standard legal expenses policies. This additional protection to prevent your holiday home investment being ruined by unexpected legal costs in the event of a dispute. This product would meet the demands and needs of someone requiring the cover shown in the attached Summary of Cover document and on the basis that you do not have this type of insurance elsewhere, we recommend this product to you.

EVIDENCE BASE NO.1

0108

Holiday Cottages Insurance

Woodlands House, The Avenue, Cliftonville, Northampton NN1 5SY

Tel: 08707 707183 Fax: 01604 887301 Email: info@holidaycottagesinsurance.com

Holiday Cottages Insurance is a trading name of Towergate Underwriting Group Limited

Registered in England No. 4043759 Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN

Authorised and regulated by the Financial Services Authority

ACQ

Private Company
of the Year
2007 & 2008



B I B A

Management
Team of the Year

05/08/2010

Dear Mr Snell

Anniversary Notice for Holiday Cottages Insurance Renewal -

Your Holiday Cottage insurance policy falls due for renewal on 01/09/2010. Your renewal terms have been prepared on the basis of the enquiries we made and the information you supplied when you first took out the policy (together with any information gathered subsequently). The attached Demands and Needs Statement explains how we have assessed your insurance requirements and the basis on which we make our recommendation.

Our Recommendation

On the basis that your Demands & Needs (see overleaf) remain unchanged, we recommend the following contract with Axa Insurance because they offer a combination of cover at terms and conditions for your needs as set out in the Demands & Needs statement. If any of the information has changed, please contact us immediately.

Premium Breakdown

The annual premium for the forthcoming year is detailed below:-

Total Payment due for our recommended policies

This includes the following:

Holiday Cottages Insurance with Axa

Legal Expenses with DAS

Policy Administration Fee

Key Assist

* All Premiums include Insurance Premium Tax at 5%

+ Optional - please deduct from the total amount if you do not require this cover.

Optional Additional Cover

We have negotiated a bespoke Legal Protection Insurance with DAS Legal Expenses Insurance Company specifically designed to meet the requirements of holiday home owners which are commonly excluded from standard legal expenses policies. This additional protection to prevent your holiday home investment being ruined by unexpected legal costs in the event of a dispute. This product would meet the demands and needs of someone requiring the cover shown in the attached Summary of Cover document and on the basis that you do not have this type of insurance elsewhere, we recommend this product to you.

Holiday Cottages Insurance

Woodlands House, The Avenue, Cliftonville, Northampton NN1 5SY

Tel: 08707 707183 Fax: 01604 887301 Email: info@holidaycottagesinsurance.com

Holiday Cottages Insurance is a trading name of Towergate Underwriting Group Limited

Registered in England No. 4043759 Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN

Authorised and regulated by the Financial Services Authority

EVIDENCE BASE No:

0109

ACQ

Private Company
of the Year
2007 & 2008



B I | B A Management
Team of the Year

04/08/2011

Dear Mr Snell

Anniversary Notice for Holiday Cottages Insurance Renewal

Your Holiday Cottage insurance policy falls due for renewal on 01/09/2011. Your renewal terms have been prepared on the basis of the enquiries we made and the information you supplied when you first took out the policy (together with any information gathered subsequently). The enclosed Demands and Needs Statement explains how we have assessed your insurance requirements and the basis on which we make our recommendation.

Our Recommendation

On the basis that your Demands & Needs (see enclosed) remain unchanged, we recommend the following contracts to you this year because they offer a combination of cover with terms and conditions that are suitable for your needs as set out in the Demands & Needs statement. The particular insurers have been recommended because of the policy benefits provided. If any of the information has changed, please contact us immediately.

Premium Breakdown

The annual premium for the forthcoming year is detailed below:-

Total Payment due for our recommended policies

This includes the following:

Holiday Cottages Insurance with Axa

Legal Expenses with DAS

Policy Administration Fee

* All Premiums include Insurance Premium Tax at 6%

+ Optional - please deduct from the total amount if you do not require this cover.

Optional Additional Cover

We have negotiated a bespoke Legal Protection Insurance with DAS Legal Expenses Insurance Company specifically designed to meet the requirements of holiday home owners which are commonly excluded from standard legal expenses policies. This additional protection to prevent your holiday home investment being ruined by unexpected legal costs in the event of a dispute. This product would meet the demands and needs of someone requiring the cover shown in the attached Summary of Cover document and on the basis that you do not have this type of ~~insurance elsewhere~~, we recommend this product to you.

EVIDENCE BASE No:

0110

Holiday Cottages Insurance

Woodlands House, The Avenue, Cliftonville, Northampton NN1 5SY

Tel: **08707 707183** Fax: **01604 887301** Email: **info@holidaycottagesinsurance.com**

Holiday Cottages Insurance is a trading name of Towergate Underwriting Group Limited

Registered in England No. 4043759 Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN
Authorised and regulated by the Financial Services Authority



Private Company
of the Year
2007 & 2008



B I B A



Management
Team of the Year

25th October 2012

Dear Mr & Mrs Snell

Re: Cottagesure Policy - Woods Cottage

Thank you for requesting a quotation and asking us to arrange cover for the above insurance. This policy is underwritten by Ecclesiastical and we act as their agent when placing and administering your insurance cover.

Please find enclosed the Insurer's statement of fact (which should be retained by you for future reference), policy summary, policy schedule and policy wording. The statement of fact which forms the basis of the contract, should be checked by you to ensure that the information contained in the form is accurate and complete. If any information is incorrect or missing you **MUST** notify us immediately. Failure to do so could invalidate your insurance and/or result in a claim not being paid. If you are in any doubt about including any information, please discuss the matter with us.

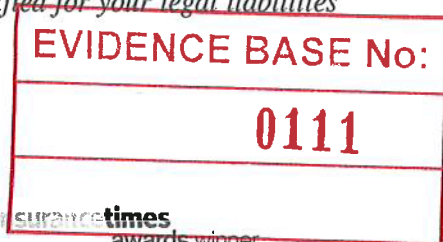
The summary of cover contains details of the features and benefits of the policy and its significant and unusual exclusions or limitations. We recommend that you read it carefully.

We must point out that your policy contains a warranty which applies for properties unoccupied in excess of 14 days. It is important that you comply with these conditions. This is noted within the schedule and the full wording is contained in your policy on page 11, we recommend you familiarise yourself with it for breach of these duties may result in your insurance being invalid and a claim not being met.

This policy is based on your insurance needs as discussed during our conversation:

This product meets your demands and needs as a Cottage Owner who wishes to have cover in place to protect your assets and earnings through insuring Contents, Money, Equipment Breakdown, Gross Profits, Commercial Legal Expenses as well as being indemnified for your legal liabilities through Public/Products and Employers Liability.

You do not wish to have Terrorism cover in place.



PAVEY

group

Insurance & Financial Services

Minerva House, Orchard Way
Edginswell Park
Torquay, Devon, TQ2 7FA
Tel: 01803 652000
Fax: 01803 652001
Email: info@paveygroup.co.uk

www.paveygroup.co.uk

24th September 2013

Dear Mr & Mrs Snell

**Holiday Cottage
Cottagesure Insurance Renewal**

Please find enclosed the renewal documentation in respect of the above insurance which falls due on the 25/10/2013.

This product meets your **demands and needs** as a Cottage Owner who wishes to have cover in place to protect your assets and earnings through insuring Contents, Money and Gross Profit, Equipment Breakdown, Commercial Legal Expenses Insurance as well as being indemnified for your legal liabilities through Public Liability and Employers Liability Insurance.

As you are aware the 'Cottagesure' products are underwritten by Ecclesiastical Insurance who are based in Gloucester. We hold a delegated authority from Ecclesiastical Insurance who provide this cover and this means that we act as the agent of the Insurer in the sourcing and placing of the Insurance which is suitable for your needs.

Please ensure that you read all this renewal documentation as it is important that you satisfy yourself that the basis of the cover continues to meet your needs, please advise us if this is no longer the case. If you need to disclose any new material information, please discuss this with us.

The premiums inclusive of 6 % Insurance Premium Tax for the following 12 months are as follows:-

Cottage Owners

Administration Fee

Total

EVIDENCE BASE No:

0112



WESTINSURE



Insurance Times
awards winner

Pavey Group is a trading style of Pavey Group Ltd which is authorised and regulated by the Financial Conduct Authority for insurance and risk management only. (Registration No. 308106)
It is also a trading style of Pavey Group Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority (Registration No. 463257)

Pavey Group Ltd (Registered in England No. 3419086) and Pavey Group Financial Services Ltd (Registered in England no. 3418320) are wholly owned by Pavey Group Holdings Ltd (Registered in England No. 02979493)
Registered address: 50 The Terrace Torquay, TQ1 1DD. Offices at: Torquay and Exeter

PAVEY

group

Insurance & Financial Services

Minerva House, Orchard Way
Edginswell Park, Torquay
Devon, TQ2 7FA
Tel: 01803 652000
Fax: 01803 652001
Email: info@paveygroup.co.uk

www.paveygroup.co.uk

18th September 2014

Dear Mr & Mrs Snell

**Holiday Cottage
Cottagesure Insurance Renewal**

Please find enclosed the renewal documentation in respect of the above insurance which falls due on the 25/10/2014.

This product meets your **demands and needs** as a Cottage Owner who wishes to have cover in place to protect your assets and earnings through insuring Contents, Money and Gross Profit, Equipment Breakdown, Commercial Legal Expenses Insurance as well as being indemnified for your legal liabilities through Public Liability and Employers Liability Insurance.

As you are aware the 'Cottagesure' products are underwritten by Ecclesiastical Insurance who are based in Gloucester. We hold a delegated authority from Ecclesiastical Insurance who provide this cover and this means that we act as the agent of the Insurer in the sourcing and placing of the Insurance which is suitable for your needs.

The sums insured have been adjusted in accordance with suitable indices selected by Ecclesiastical. Please ensure that you read all this renewal documentation as it is important that you satisfy yourself that the basis of the cover continues to meet your needs, please advise us if this is no longer the case. If you need to disclose any new material information, please discuss this with us.

The premiums inclusive of 6 % Insurance Premium Tax for the following 12 months are as follows:-

Cottage Owners

Administration Fee

Total

EVIDENCE BASE No:

0113

17th September 2015

Dear Mr & Mrs Snell

Holiday Cottage
Cottagesure Insurance Renewal

Please find enclosed the renewal documentation in respect of the above insurance which falls due on the 25/10/2015.

This product meets your **demands and needs** as a Holiday Let Property Owner who wishes to have cover in place to protect your assets and earnings through insuring , Contents, Money and Loss of Rental Income as well as to be indemnified for your legal liabilities through Public Liability and Employers Liability Insurance. Furthermore the policy also extends to cover Commercial Legal Expenses Insurance and Equipment Breakdown.

You have not requested cover in respect of Buildings, Home Buildings and Home Contents, Personal Possessions and Terrorism.

Your policy has been underwritten by Ecclesiastical, however we regularly review the scheme to ensure the product still offers wide cover at a competitive premium. We have therefore changed the underwriters of the scheme this year to Royal & Sun Alliance. Your renewal premium is more competitive than could be offered at renewal by your current insurers and the only increase this year is due to index linking of the Buildings & Contents sum insured.

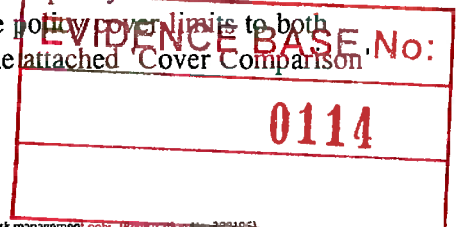
The premiums inclusive of 6 % Insurance Premium Tax for the following 12 months are as follows:-

Cottagesure Policy

Policy arrangement F

Total

There are some enhancements to the cover provided under the Cottagesure policy including Loss of Attraction cover and Damage to Landscaping, plus some changes to the policy cover limits to both policies. For a full comparison of the cover provided please refer to the attached Cover Comparison document.



3rd October 2016

Dear Mr & Mrs Snell

**Holiday Cottage
Cottagesure Insurance Renewal**

Please find enclosed the renewal documentation in respect of the above insurance which falls due on the 25/10/2016 with RSA.

This product meets your **demands and needs** as a Holiday Let Property Owner who wishes to have cover in place to protect your assets and earnings through insuring , Holiday Cottage Contents, Money and Loss of Rental Income as well as to be indemnified for your legal liabilities through Public Liability and Employers Liability Insurance. Furthermore the policy also extends to cover Commercial Legal Expenses Insurance and Equipment Breakdown.

You have not requested cover in respect of Holiday Cottage Buildings or Terrorism.

- The Contents sum insured has not been index linked this year under the Cottage Policy. Please note that Insurance Premium Tax has increased to 10.00%, but no other increases have been applied. We regularly review the Cottagesure scheme and are satisfied that the terms remain competitive for the wide cover provided, but if your needs have changed during the last twelve months and you require a quotation on a revised basis please let us know.

The premiums inclusive of 10.00% Insurance Premium Tax for the following 12 months are as follows:-

Cottagesure Policy
Policy arrangement Fee
Total

EVIDENCE BASE No:

0115

27th September 2017

Dear Mr & Mrs Snell

Holiday Cottage
Cottagesure Insurance Renewal

Please find enclosed the renewal documentation in respect of the above insurance which falls due on the 25/10/2017 with RSA.

This product meets your **demands and needs** as a Holiday Let Property Owner who wishes to have cover in place to protect your assets and earnings through insuring , Holiday Cottage Contents, Money and Loss of Rental Income as well as to be indemnified for your legal liabilities through Public Liability and Employers Liability Insurance. Furthermore the policy also extends to cover Commercial Legal Expenses Insurance and Equipment Breakdown.

The Contents have been index linked by 3.6% under the Cottage Policy. Please also note that Insurance Premium Tax has increased to 12.00% this year.

The premiums inclusive of 12.00% Insurance Premium Tax for the following 12 months are as follows:-

Cottagesure Policy
Policy arrangement Fee
Total

We enclose the following documentation:-

- * Important Notices Document
- * RSA Renewal Schedule
- * RSA Statement of Fact
- * Policy Summary
- * Policy Wording
- * Invoice
- * Premium Payment Options
- * Initial Disclosure Document
- * Terms of Business (including Cancellation Rights, Tariff of Charges and Complaints Procedure).
- * The Insurance Act 2015 - *important changes for policyholders*

EVIDENCE BASE No:

0116

Pavey Group is a trading style of Pavey Group Ltd which is authorised and regulated by the Financial Conduct Authority for insurance and risk management only. (Registration No. 308106)
It is also a trading style of Pavey Group Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority (Registration No. 463257)
Pavey Group Ltd (Registered in England No. 3419086) and Pavey Group Financial Services Ltd (Registered in England No. 3418320) are wholly owned by Pavey Group Holdings Ltd (Registered in England No. 2979493)

Pavey Group Holdings Ltd (Registered in England No. 2979793) is wholly owned by Pavey Group Holdings (UK) Ltd (Registered in England No. 10735333)
Registered address: 50 The Terrace Torquay, TQ1 1DD. Offices at: Torquay, Exeter and Holsworthy.

A Gallagher Company

Minerva House, Orchard Way,
Edginswell Park, Torquay
Devon, TQ2 7FA
Tel: 01803 652000
Fax: 01803 652001
Email: enquiries@paveygroup.co.uk

www.paveygroup.co.uk

14th March 2019

Dear Mr & Mrs Snell

Re: Cottagesure Insurance - Woods Cottage

Further to my conversation with Mr Snell, thank you for arranging your insurance under

I attach the following important documentation:-

- * Important Notices Document
- * Policy Schedule
- * Statement of Fact
- * Certificate of Employers Liability
- * Cottagesure Policy Summary
- * Cottagesure Policy Wording
- * Initial Disclosure Document
- * Terms of Business (including Cancellation Rights, Tariff of Charges and Complaints Procedure)
- * Receipt for your payment

The Cottagesure Policy meets your demands and needs as a Holiday Let Owner who wishes to have cover in place to protect your assets and earnings through insuring Holiday Let Contents, Money and Loss of Rental Income as well as to be indemnified for your legal liabilities through Public Liability and Employers' Liability Insurance. The policy automatically extends to cover Commercial Legal Expenses Insurance, Equipment Breakdown, Accidental Damage, Theft by Guests and Pet Damage.

if you would like a quotation for any of these additional covers please let me know

EVIDENCE BASE No:

0117

