

## Schedule 1

### Licence Terms and Conditions

Re: 36 Sunningfields Road, London, NW4 4RL

#### **1. Licence Terms**

- 1.1 A licence relates to the property described in the licence approval.
- 1.2 A licence may be granted before the time it is required, but the licence will not come into force until that time.
- 1.3 A licence lasts for a period of **FIVE** years from the date the licence was granted unless the following apply:
  - The licence will cease if the licence holder dies whilst the licence is in force.
  - The licence is revoked under section 70 of the Housing Act 2004.
- 1.4 A licence period continues for a period of **FIVE** years even if the premises is no longer an HMO, unless a valid application is made for the licence to be revoked under section 70 of the Housing Act 2004.
- 1.5 This licence may not be transferred to another person.
- 1.6 If the licence holder dies during the licence period, during the period of 3 months beginning with the date of the licence holder's death, the premises is to be treated for that period as if a Temporary Exemption Notice has been served, exempting the premises from the requirement to be licensed. Procedural issues and appeals as specified in section 62 (6) to (8) of the Housing Act 2004 will apply.
- 1.7 If on the expiry of the initial period stated in 1.6 above, representatives of the deceased licence holder apply for a further exemption from the date the initial period ends, the premises is to be treated for that period as if a second Temporary Exemption Notice had been served, exempting the premises from the requirement to be licensed. Procedural issues and appeals as specified in section 62 (6) to (8) of the Housing Act 2004 will apply.

#### **2 Licence Conditions**

Note that all references to 'the Council' in these conditions are to be read as meaning the London Borough of Barnet.

Any reference to 'right' and 'left' aspects are derived facing the front of the property from the street.

Where reference is made to the Council's Adopted Standards for Houses in Multiple Occupation these can be found at <https://barnet.gov.uk/citizen-home/housing-and-community/private-housing/landlords/houses-multiple-occupation.html> or on demand in writing from the Environmental Health Department – HMO Licensing Team, London Borough of Barnet, 2 Bristol Avenue, Colindale, London, NW9 4EW.

2.1	Levels of Occupancy (see appendix 1)	
(a)	The maximum number of persons allowed to occupy the property is	8
(b)	The maximum number of households allowed to occupy the property is	5

	<p>The level of occupancy is determined having regard to the size of bedrooms/living rooms and the number of kitchen, bathroom and toilet facilities provided.</p> <p>The relevant space and amenity standards are contained in the Council's adopted Standards for Houses in Multiple Occupation</p> <p>The licence holder/manager is prohibited from allowing a new resident to occupy the house and/or parts of the house if: -</p> <ul style="list-style-type: none"> <li>• that occupation exceeds the maximum number of permitted persons/households in the house or</li> <li>• that occupation exceeds the maximum number of permitted persons/households for any unit of accommodation</li> </ul> <p>A 'new resident' is a person not in occupation at the date the licence is issued.</p> <p>If additional facilities are provided, it may be possible to raise the level of occupancy to the maximum levels detailed in Appendix 1. You must consult with the Council in writing before commissioning the work to ensure that the proposals will meet the relevant standards. The use and occupancy levels of each room shall not be changed without the approval of the Council.</p>	
<b>2.2</b>	<b>Gas Safety</b>	
	<p>Where gas is supplied to the house, the licence holder shall be responsible for ensuring that all gas installations comply with the Gas Safety (Installation and Use) Regulations 1998 and ensure that arrangements are made for gas installations and appliances to be inspected annually by a competent Gas Safe registered engineer.</p> <p>Any necessary remedial works identified by the engineer shall be undertaken by a Gas Safe registered engineer within a time period as may be specified by the Council.</p>	<b>On going</b>
	<p>The licence holder must submit a copy of a valid Landlord's Gas Safety Record with respect to the property.</p>	<b>Within 1 month of the annual inspection</b>

<b>2.3</b>	<b>Condition of Furniture and Electrical Appliances</b>	
	<p>All soft furnishings supplied by the licence holder to the tenants must comply with the Furniture and Furnishings (Fire) Regulations 1988 (as amended). All furniture supplied by the Licence holder should be maintained in a safe condition.</p> <p>There should be a regular visual inspection of all such furniture to determine the condition of those items.</p> <p>All electrical appliances where present and supplied by the licence holder, should be kept in a safe condition and regularly inspected as part of a maintenance programme. This will require a portable appliance test (PAT) in accord with the following schedule: -</p> <p>Refrigerators/washing machines/electric fires: <b>every 4 Years</b></p> <p>Portable equipment: <b>every 2 Years</b></p>	<b>On going</b>
	<p>Inspections of electrical appliances shall be carried out by a suitably qualified person. The Council shall be informed of any remedial works required and any such works shall be carried out within a time period specified by the Council.</p> <p>A declaration as to the safety of electrical appliances and furniture supplied by the licence holder shall be supplied to the Council upon written request.</p>	<b>On going</b>
<b>2.4</b>	<b>Electrical Safety</b>	
	The licence holder shall if requested provide the Council with a current Electrical Installation Condition Report for the fixed electrical installation. Any report should be less than five years old at the date of submission.	<b>On going</b>
	A copy of the first report should be submitted	<b>Within 3 months of the licence issue date</b>
<b>2.5</b>	<b>Smoke Alarms and Fire Precaution Equipment</b>	
	The licence holder shall ensure that smoke alarms are installed in accordance with BS5839-6:2013 and having regard to the guidance given in the LACORS 'Guidance on fire safety provisions for certain types of existing housing' and keep them in proper working order. A copy of this document can be obtained as follows:	<b>On going</b>
	ISBN 978-1-84049-638-3	
	Printed by: Newman Thomson Ltd,	

	<p>1 Jubilee Road, Burgess Hill, West Sussex, RH15 9TL</p> <p>Or on line at:  <a href="http://www.cieh.org/library/Knowledge/Housing/National_fire_safety_guidance_08.pdf">http://www.cieh.org/library/Knowledge/Housing/National_fire_safety_guidance_08.pdf</a> </p> <p>Smoke Alarms and Fire Precaution Equipment, should be regularly inspected and tested, as part of a maintenance programme to accord with paragraph 32 (page 33) of LACORS guide mentioned above.</p> <p>On request, the licence holder shall provide a declaration to the Council as to the safety and positioning of such alarms and in this connection shall provide the Council with a commissioning or inspection and servicing report, provided by a competent electrician or fire alarm engineer. Further certificates are to be provided if alterations or additions are made to the system or to demonstrate that the system has been inspected and tested by a competent person.</p>	
	The licence holder must submit a copy of a valid fire detection and alarm system inspection and servicing report to accord with BS 5839-6:2013	<b>Within 3 months of the licence issue date and then annually</b>
	The licence holder must submit a copy of a valid emergency lighting periodic inspection and testing certificate to accord BS 5266-1:2011	<b>Within 3 months of the licence issue date and then annually</b>
(a)	<p>The second floor bed-sit rooms (i.e. where kitchen facilities are within the bedroom area) to contain a heat detector and a non-interlinked smoke alarm which should be mains wired and comply with BS</p> <p>EN 14604:2005. The non-interlinked smoke alarm should be wired so as to sound only in the room affected to alert the occupants of that room. The smoke alarm should be sited as far as possible from the cooking facility and be provided with a 'hush' or silence device.</p> <p>The electrical wiring should conform to BS 7671:2008+A3:2015 (<i>18th edition of the Institute of Electrical Engineers Wiring Regulations</i>). Supplier to provide owner/user with information on correct use and maintenance of system.</p>	<b>Within 3 months of the licence issue date</b>
<b>2.6</b>	<b>Fire Precautionary Facilities</b>	

	The licence holder shall ensure that the appropriate fire precautions are provided to reduce the spread of flame and smoke and the risk of death/injury to the occupiers in the event of fire. Fire precautionary facilities must in all other respects comply with the Council's Adopted Standards for Houses in Multiple Occupation.	On going
(a)	Remove the washing machine and tumble drier from the stairwell and make good disturbed surfaces	Within 3 months of the licence issue date
(b)	The final exit doors to the stairwell to have locks which are operable without the use of key from the hall side i.e. thumb turn operation.	Within 3 months of the licence issue date
<b>2.7</b>	<b>Personal Washing, Bathing, W.C. and Kitchen Facilities</b>	
	All licensed HMOs must be "reasonably suitable for occupation". In order to be "reasonably suitable for occupation" the property must comply with the Council's adopted Standards for Houses in Multiple Occupation. These standards relate to the number of persons and households specified in the application. The licence holder shall ensure that the property complies with the Council's adopted Standards for Houses in Multiple Occupation	On going
<b>2.8</b>	<b>Heating</b>	
	The licence holder shall ensure that all units of living accommodation including sleeping and bath/shower rooms are equipped with an adequate means of fixed space heating (meaning a fixed gas or electrical appliance, or an adequate system of central heating) operable at all times and available at all times, taking into account affordability, the presence of thermal insulation, the location of the appliance, ease of use and performance. Heating appliances in bath/shower rooms must be suitable for use in such locations and be suitably sited within the room. Heating installations must in all other respects, comply with the Council's Adopted Standards for Houses in Multiple Occupation.	On going
<b>2.9</b>	<b>Energy efficiency</b>	
	The licence holder shall ensure that any roof voids are insulated with 270mm deep mineral wool (or equivalent) insulation between the joists taking care to maintain roof ventilation and to avoid the overheating of proximate electrical cables. Otherwise the installation is to be in accordance with the manufacturer's/suppliers' instructions.	On going

<b>2.10</b>	<b>Security</b>	
	<p>The licence holder shall ensure that all common external, bedsit and flat entrance doors as well as any windows are secure and fitted with suitable locks. In relation to 'shared accommodation', this requirement need not apply to bedroom doors. In the case of external doors and windows in any instance, this condition only applies where such apertures are located on the ground floor of the property unless they are otherwise accessible from an external staircase or structure such as a flat roof, accessible balcony or other fixed apparatus that can be easily climbed. Doors and escape windows to which this condition applies should be fitted with locks that can be operated without the use of a key so that an escape can be made unhindered. The security of the property must in all other respects comply with the Council's Adopted Standards for in Houses in Multiple Occupation.</p>	<b>On going</b>
<b>2.11</b>	<b>Display of Information in Property</b>	
	<p>The licence holder shall ensure that the name, address and contact telephone number (including an emergency contact number) of the manager is displayed and remains displayed, in a prominent position, within the common parts of the property. These details must be kept up-to date.</p> <p>The licence holder shall ensure that a copy of the current licence and the licence conditions are displayed and remain displayed, in a prominent position within the common parts of the property.</p>	<b>Within 1 month of the licence issue date and then annually</b>
<b>2.12</b>	<b>Management practice</b>	
	<p>The licence holder shall, if requested in writing, provide the Council with evidence of the appropriate management practice and procedures in relation to the property. The details should be provided within such reasonable time as may be specified by the Council.</p>	<b>On going</b>
<b>2.13</b>	<b>Managing Anti-Social Behaviour</b>	
	<p>The licence holder is ultimately responsible for the day-to-day running of the property and to this end the licence holder must ensure that any anti-social behaviour by residents or their visitors, to anyone else in the property, (or in its locality), is dealt with appropriately and effectively. In this regard, the licence holder or licence holder's agents shall investigate complaints of noise and other possible sources of nuisance or</p>	<b>On going</b>

	<p>anti-social behaviour, whether these complaints are made by the residents of the property or by residents of neighbouring properties. Where the landlord determines these complaints to be justified they shall take all reasonable steps to resolve the problem.</p> <p>The licence holder shall, if requested in writing, provide the Council with evidence of appropriate management practice and procedures to address any anti-social behaviour that may arise. The details should be provided within such reasonable time as may be specified by the Council.</p>	
<b>2.14</b>	<b>Training</b>	
	<p>The licence holder shall if requested in writing by the Council, attend such training courses in relation to management practice and procedures as may be required. One means of doing so would be to become accredited through the London Landlord Accreditation Scheme or a similar scheme accepted by the Council. Documentary evidence of such training or accreditation will be required.</p> <p>To find out more about the scheme please visit:  <a href="http://www.londonlandlords.org.uk">www.londonlandlords.org.uk</a> or call 020 7974 6975.</p>	<b>On going</b>
<b>2.15</b>	<b>Tenancy Agreement</b>	
	<p>A written tenancy agreement specifying the terms of occupation of any letting must be provided to all residents at the commencement of any rental period.</p> <p>Where the rent is payable weekly, payments shall be recorded in a rent book, which will be retained by the resident. Otherwise, a written receipt of each rental payment shall be issued to residents.</p>	<b>On going</b>
<b>2.16</b>	<b>Occupancy particulars</b>	
	<p>The licence holder shall if required by written notice provide the Council with the following particulars with respect to the occupancy of the house:</p> <ul style="list-style-type: none"> <li>• The names and telephone numbers of persons and households living in the house and the parts of the property they occupy</li> <li>• The dates when each individual and household moved into the property</li> <li>• The details should be provided within such reasonable time as may be specified by the Council</li> </ul>	<b>On going</b>

	The names of the current occupiers of the property and the rooms they occupy shall be provided to the Council. Where a room or rooms are vacant, these shall also be stated.	<b>Within 3 months of the licence issue date and then annually</b>
<b>2.17</b>	<b>Waste Disposal</b>	
	<p>The licence holder shall comply with the London Borough of Barnet's storage and waste disposal scheme. This will involve ensuring that there is the correct number, size and type of refuse and recycling facilities for the number of occupants.</p> <p>For more information contact 020 8359 4600 or email <a href="mailto:first.contact@barnet.gov.uk">first.contact@barnet.gov.uk</a></p>	<b>Within 1 month of the licence issue date and on going</b>

**Appendix 1**

**36 Sunningfields Road, London, NW4 4RL**

**Forming part of the licence conditions  
Notice of Approval to Grant a Licence in Respect of a House in Multiple Occupation (HMO)**

The maximum number of persons and households permitted to occupy the property is based on the number of:

- Bedrooms (and sizes of bedrooms in m<sup>2</sup>)
- Kitchens
- Bathrooms

The maximum permitted level of occupation for each room based on existing room size alone given below:

Room (location and number if applicable)	Maximum occupancy based on existing bedroom size alone	
	Person(s)	
Room: 1 Location: Ground floor rear unit	2	
Room: 2 Location: Ground floor front left (bedroom)	2	
Room: 2 Location: Ground floor rear left (living room)	0	
Room: 3 Location: First floor front left	1	
Room: 4 Location: First floor rear left	1	
Room: 5 Location: Second floor	2	

**Households**  
Regardless of the number of persons shown in the adjacent column  
**5**

The level of occupation of the property in its existing condition, and taking into consideration the current mode of occupancy i.e. bedsits, is limited to 8 persons and 5 households. No room should be occupied by more than the maximum occupancy listed in the table above.

No alteration which may affect the licence contents or conditions attached to the licence may be made to the property without the prior written consent of the Council's Private Sector Housing Team. Any proposed alterations should also be discussed with the Council's Building Control and Planning Services as the works may require approval under Building Regulations and/or the Town and Country Planning Acts.

## **Additional Information**

As well as the conditions applying to this licence, there are other various relevant statutory obligations of which you should be aware. Although not an exhaustive list, these include the HMO management regulations, Part 1 of the Housing Act 2004 (the Housing Health and Safety Rating System) and the Fire Safety Order. These are described briefly below.

### **Management Regulations**

Without prejudice to any the conditions contained within this licence, the manager is required to comply with the requirements of the Management of Houses in Multiple Occupation (England) Regulations 2006 or in the case of an HMOs falling within Section 257 of the Housing Act 2004, the Licensing and Management of Houses in Multiple Occupation (Additional Provisions) (England) Regulations 2007. Duties of a manager include:-

- that certain information is provided to occupiers and to be clearly displayed
- to take safety measures, including the maintenance of fire alarms and fire-fighting equipment
- to maintain water supply and drainage
- to supply and maintain gas and electricity
- to maintain common parts, fixtures and appliances (including windows)
- to maintain living accommodation
- and a duty to provide waste disposal facilities

A person commits an offence if he fails to comply with the Regulations and is liable on summary conviction to a fine not exceeding level 5 on the standard scale

Further information concerning these Regulations can be found at:

<http://www.legislation.gov.uk/ukSI/2006/372/contents/made>

<http://www.legislation.gov.uk/ukSI/2007/1903/contents/made>

### **The Housing Health and Safety Rating System (Housing Act 2004)**

The Housing Health and Safety Rating System (HHSRS) introduced under Part 1 of the Housing Act 2004, applies to all residential premises. This is an assessment method for hazards that are most likely to be present in housing and include fire, overcrowding, excess cold conditions, damp and mould, security and electrical safety among others of which there are 29 in total and apply to all residential premises including houses in multiple occupation. Where there are hazards, the assessment could show the presence of serious (category 1) hazards and other less serious (category 2) hazards. The Council has a duty to take the appropriate action in relation to category 1 hazards where these are found.

The Council regardless of these licensing conditions must seek to identify, remove, or reduce category 1 hazards in the property under Part 1 of the Housing Act 2004. Over the duration of a licence, the licence holder may be required to provide full access for further

Housing Health and Safety Rating System (HHSRS) assessments to be carried out. Any defects found as a result of an inspection may require enforcement action to be taken.

## **Fire Safety Order**

An owner, manager or operator of a business, will need to comply with fire safety law. The main law is the Regulatory Reform (Fire Safety) Order 2005 or "the Fire Safety Order" which applies across England and Wales and came into force on 1st October 2006.

The Order applies to virtually all buildings, places and structures other than individual private dwellings e.g. individual flats in a block or family homes, but does include the common parts of HMOs and the common parts of blocks of flats and maisonettes.

For further information, you can visit: <http://www.london-fire.gov.uk/RegulatoryReformOrder2005.asp>

## **General landlord and tenant matters**

Tenants have certain legal rights in relation to their occupation of the premises. Landlords should have proper regard to these rights when exercising, for example, the following powers:

- Terminating Tenancy Agreements;
- Undertaking inspections of tenants rooms;
- Imposing rent increases; and
- Reimbursing tenants rent deposits.

If landlords have any doubts regarding their legal obligations under Landlord and Tenant Law, they should seek their own legal advice.

## **London Landlord Accreditation Scheme**

The London Landlord Accreditation Scheme (LLAS) is a voluntary scheme designed to recognise good practice in the private rented sector. Give your tenants the confidence to know that you are a responsible landlord, accredited by LLAS, widely recognised as the scheme that sets the standard. For more details go to <http://www.londonlandlords.org.uk/> or call 0207 7974 2834 or email [llas@camden.gov.uk](mailto:llas@camden.gov.uk)

## **A P P E N D I X**

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# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

## CERTIFICATE OF DESIGN ,INSTALLATION & COMMISSIONING OF FIRE DETECTION & FIRE ALARM SYSTEMS

Certificate No. BS 5839/2002/07-08-2014

### DETAILS OF CLIENT

Client: Partap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address:	As Above	The System is	
		New	✓
	The Conventional Fire alarm system is consist of 4 Zone fire panel. Zone details as: Zone 1- GF front area    Zone 2- First Floor Zone 3- Second Floor    Zone 4- Flat GF at rear area	An addition	NA
		An Alteration	NA

### DESCRIPTION OF THE SYSEM GRADE & SYSTEM CATAGORY

System category	L1	✓	L2	NA	L3	NA	P1	NA	P2	NA
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### DESCRIPTION OF INSPECTION & TESTING OF THE CIRCUIT

Confirmation that necessary inspections have been undertaken:	✓	Confirmation of adequacy of earthing:	✓
Confirmation of circuit to be compliant to BS 7671	✓	Confirmation of the adequacy of potential bonding:	✓
Confirmation of maximum Insulation to the circuit:	✓	Confirmation of correct polarity:	✓
Confirmation of earth fault loop impedance (Zs) is complying To BS 7671 limits.	✓		

### COMMISSIONING

Test Button Checked	✓	Simulated smoke or Aerosol test	✓	Dedicated Circuit provided	✓
All warning devices operate	✓	Heat Test	✓	Protected device labelled	✓
Silencing system checked	✓	Rooms sound level	✓	Audible & visual indication of mains failure	✓

### USER INSTRUCTIONS

I/We the undersigned declare that the occupier of the dwelling (or the owner in the case of a house of multiple occupancy provided with written information about essential aspect of the operation & maintenance of the system as follows:

Operation of the system	✓	Routine Testing of the system	✓	Checking the system on reopening of the dwelling after a vocations	
Action to be taken in the	✓	Servicing & maintenance of	✓	The need to avoid contamination	✓

event of a fire alarm signal		the system (including intervals at which any batteries should be replaced)		of detectors by paint	
Avoidance of false alarms & action in the event of a false alarm	✓	The need to keep clear space around detectors & manual call points	✓	As fitted drawing	✓
Warning that apparent false alarm from carbon monoxide detector may not be false	N A	Special precautions relevant to any lithium batteries used in the system	✓		

#### **CERTIFICATE OF DESIGN ,INSTALLATION & COMMISSIONING**

I/We , being the person(s) responsible ( as indicated by my/our signature (s) , for design ,installation and commissioning of the fire alarm system, particulars of which are set above, certify that said work for which I/We have been complies to the best of my/our knowledge and belief with the recommendations of BS 5839-1:2002 for the system described except for the variations, if any stated below:


**Next Service Date :** FEB,2015

Variations  
(if any):

N/A

The extent of liability of the signatory is limited to the work described as the subject of the certificate.

For the DESIGN,INSTALLATION & COMMISSIONING of the system:

Signature:		Date:	07-08-2014
Name	Naresh Kumar		

- |                 |                        |
|-----------------|------------------------|
| ① Installations | ④ Testing & Inspection |
| ② PAT Testing   | ⑤ Health & safety      |
| ③ Fire Alarms   | ⑥ Fire Risk Assessment |

**ELECSA MEMBERSHIP: 37863**

**ELECSA**  
Part of the ECA Group



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

- |    |  |        |
|----|--|--------|
| 1  | Are the drawings correct?  | Y / N  |
| 2  | Are all luminaires correctly sited?                                  | Y / N  |
| 3  | Are all signs correctly positioned?                                  | Y / N  |
| 4  | Are signs of the correct type?                                       | Y / N  |
| 5  | Are signs illuminated correctly?                                     | Y / N  |
| 6  | Is the level of illumination to section 5.3?                         | Y / N  |
| 7  | Are the correct lamps fitted?  | Y / N  |
| 8  | Are all batteries dated?   | Y / N  |
| 9  | Does the wiring meet IEE regulations?                                | Y / N  |
| 10 | Are the battery chargers satisfactory?                               | Y / N  |
| 11 | If fitted are electrolytes and specific gravity levels satisfactory? | Y / NA |
| 12 | Do all luminaires operate to the specified times?                    | Y / N  |
| 13 | Following restoration do the chargers function?                      | Y / N  |

#### Additional Information

Date of Next Service : FEB,2015

Recommendation : NA

USER DECLARATION :My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

07-08-2014

Engineer

① Installations

② PAT Testing

③ Fire Alarms

④ Testing & Inspection

⑤ Health & safety

⑥ Fire Risk Assessment

ELECSA MEMBERSHIP: 37863

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98 Broad Avenue

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E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/05-02-2015

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code



◆ Electrical Installations ◆ Testing & Inspections ◆ PAT Testings  
Fire Alarms ◆ Health & Safety ◆ Fire Risk Assessment



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Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : None

Work to be completed item : None

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :05-02-2015

General condition of fire alarm is satisfactory.

Outstanding Defects reported to responsible person: None

During the past 12 months: None

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

Next Service date:Aug,2015

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 05-02-2015



Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



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### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Aug, 2015

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

05-02-2015

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/05-08-2015

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : None

Work to be completed item : None

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :05-08-2015

General condition of fire alarm is satisfactory.

Outstanding Defects reported to responsible person: None

During the past 12 months: None

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

Next Service date: Feb,2016

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 05-08-2015



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Feb,2016

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

05-08-2015

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue  
Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/13-03-2016

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system

X

Or

The following observation & recommendation are made

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

**Urgent remedial work recommended for items**

NA

**Corrective action(s) recommended for the items**

NA

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :13-03-2016

General condition of fire alarm is satisfactory.

**Outstanding Defects reported to responsible person: None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

**Next Service date:**Sep,2016

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 13-03-2016



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as Issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Sep ,2016

Recommendation/Comments : NA

USER DECLARATION :My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

13-03-2016

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/17-09-2016

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :17-09-2016

General condition of fire alarm is satisfactory.

**Outstanding Defects reported to responsible person: None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

**Next Service date: Mar,2017**

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

**None**

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature: [REDACTED]

Date: 17-09-2016



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Mar,2017

Recommendation/Comments : NA

USER DECLARATION :My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

17-09-2016

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

### FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/24-03-2017

#### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

#### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

#### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

#### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code

**ELECSA**  
Sole Accredited Company  
No: 37863

• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : None

Work to be completed item : None

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :24-03-2017

General condition of fire alarm is satisfactory.

Outstanding Defects reported to responsible person: None

During the past 12 months: None

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

Next Service date: Sep,2017

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 24-03-2017



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher  
36, Sunningfields Road  
Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Sep, 2017

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

24-03-2017

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/14-09-2017

#### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

#### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

#### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

#### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system

X

Or

The following observation & recommendation are made

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :14-09-2017

General condition of fire alarm is satisfactory.

Outstanding Defects reported to responsible person: **None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

Next Service date: Mar,2018

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature: [REDACTED]

Date: 14-09-2017



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Mar, 2018

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

14-09-2017

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/08-03-2018

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : None

Work to be completed item : None

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :08-03-2018

General condition of fire alarm is satisfactory.

Outstanding Defects reported to responsible person: None

During the past 12 months: None

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

Next Service date: Sep,2018

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 08-03-2018

**ELECSA**  
Approved Electrician  
App. No. 77807

● Electrical Installations ● Testing & Inspections ● PAT Testings  
● Fire Alarms ● Health & Safety ● Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Sep, 2018

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

08-03-2018

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/21-09-2018

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system

X

Or

The following observation & recommendation are made

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

**Urgent remedial work recommended for items**

**Corrective action(s) recommended for the items**

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :21-09-2018

General condition of fire alarm is satisfactory.

**Outstanding Defects reported to responsible person: None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

**Next Service date: Mar,2019**

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

**None**

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 21-09-2018



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Mar,2019

Recommendation/Comments : NA

USER DECLARATION :My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

21-09-2018

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/31-03-2019

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :31-03-2019

General condition of fire alarm is satisfactory.

**Outstanding Defects reported to responsible person: None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

**Next Service date: Sep,2019**

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 31-03-2019



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Sep,2019

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

31-03-2019

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/30-09-2019

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

X

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : None

Work to be completed item : None

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :30-09-2019

General condition of fire alarm is satisfactory.

Outstanding Defects reported to responsible person: None

During the past 12 months: None

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

Next Service date: Mar,2020

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature: [REDACTED]

Date: 30-09-2019



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Mar,2020

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

30-09-2019

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/10-03-2020

### DETAILS OF CLIENT

Client: Pratap Gadher

Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above

Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing ✓

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system

X

Or

The following observation & recommendation are made

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

Urgent remedial work recommended for items

Corrective action(s) recommended for the items

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :10-03-2020

General condition of fire alarm is satisfactory.

**Outstanding Defects reported to responsible person: None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

**Next Service date: Sep,2020**

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature:

Date: 10-03-2020



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

We hereby certify that the emergency lighting installation, or part thereof, at the above premises has been serviced or altered by the supplier to the recommendations of BS 5266 Part 1 : 2005 Code of practice for emergency lighting' as issued by British Standards Institute.

1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Sep, 2020

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

10-03-2020

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



# AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail: [REDACTED]

Tel: [REDACTED]

VAT No: 187248472

## FIRE DETECTION & FIRE ALARM SYSTEM INSPECTION AND SERVICING REPORT

Certificate No. BS 5839/2002/29-09-2020

### DETAILS OF CLIENT

Client: Pratap Gadher  
Address: 36, Sunningfields Road  
Hendon NW4 4RL

### DETAILS OF THE FIRE DETECTION SYSTEM

Address: As Above  
Conventional C TEC 4 Zone Fire alarm

### EXTENT OF THE INSTALLATION AND LIMITATION OF INSPECTION & SERVICING

Extent of the fire detection & alarm system covered by this report

Full House

Agreed Limitations if any ,of the inspection & servicing

None.

### OBSERVATION AND RECOMMENDATION FOR THE ACTION TO BE TAKEN

There are no adversely affecting operational performance of fire detection & alarm system  
Or  
The following observation & recommendation are made

☒

☐

Item No	Description	Code



• Electrical Installations • Testing & Inspections • PAT Testings  
Fire Alarms • Health & Safety • Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

Where observations are made the inspector will have entered one of the following against code against

The each observation indicating action(if any) recommended

1-Requires urgent attention

2- Requires Improvement

3-Require further investigation

4- Does not comply with BS5839-1:2002

**Urgent remedial work recommended for items**

**Corrective action(s) recommended for the items**

Work completed on the same date : **None**

Work to be completed item : **None**

### SUMMARY OF THE INSPECTION & SERVICING

General condition of the fire detection & alarm System

Date :29-09-2020

General condition of fire alarm is satisfactory.

**Outstanding Defects reported to responsible person: None**

During the past 12 months: **None**

### NEXT INSPECTION AND SERVICING

Based on the risk assessment, taking into the account the type of the system, I RECOMMEND that the fire detection system & alarm system, is inspected & serviced after a period not exceeding: 6 months.

**Next Service date:** Mar,2021

### CERTIFICATION OF INSPECTION AND SERVICING

I/we being the competent person(s) responsible (as indicated my /our signatures below) for the inspection & servicing of the fire alarm system, particularly of which are set out above, CERTIFY that said work for which I/we have been responsible complies to the best of my/our Knowles & belief with recommendation of clause 45 of BS5839-1:2002 quarterly inspection of vented batteries/periodic inspection & test /inspection & test over 12 months period (delete as applicable),except for the variation, if any stated in this report.

Variation from the recommendation of clause 45 of BS5839-1:2002 for periodic or annual inspection & test (as applicable)

None

The extent of liability of the signatory is limited to the work described above.

For the INSPECTION and SERVICING of the system:

Name: NARESH KUMAR

Position :Engineer

Signature

Date: 29-09-2020



● Electrical Installations ● Testing & Inspections ● PAT Testings  
Fire Alarms ● Health & Safety ● Fire Risk Assessment



## AP ELECTRICAL & FIRE ALARMS LTD

98 Broad Avenue

Leicester LE5 4PS

E-mail:

Tel:

VAT No: 187248472

### EMERGENCY LIGHTING SERVICE CERTIFICATE

Premises of: Mr. Pratap Gadher

36, Sunningfields Road

Hendon NW4 4RL

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1	Are the drawings correct?	Y / N
2	Are all luminaires correctly sited?	Y / N
3	Are all signs correctly positioned?	Y / N
4	Are signs of the correct type?	Y / N
5	Are signs illuminated correctly?	Y / N
6	Is the level of illumination to section 5.3?	Y / N
7	Are the correct lamps fitted?	Y / N
8	Are all batteries dated?	Y / N
9	Does the wiring meet IEE regulations?	Y / N
10	Are the battery chargers satisfactory?	Y / N
11	If fitted are electrolytes and specific gravity levels satisfactory?	Y / NA
12	Do all luminaires operate to the specified times?	Y / N
13	Following restoration do the chargers function?	Y / N

#### Additional Information

Next Service date: Mar,2021

Recommendation/Comments : NA

USER DECLARATION : My attention has been drawn to the recommendation to the recommendation of BS 5266: Part 1: 2005 Code of practice for Emergency Lighting of premises & to the requirement for Servicing the Emergency Lighting System & the User Responsibilities.

The System documentation & logbook is situated the above address.

Signed on the behalf of the User:

Name

Date

Status

Signed the behalf of the company:

Name

Date

Status

Naresh Kumar

29-09-2020

Engineer



• Electrical Installations • Testing & Inspections • PAT Testings  
• Fire Alarms • Health & Safety • Fire Risk Assessment

## APPENDIX

'O'

# Towergate Insurance Household

## TGATE SPECIALIST EDI

### HOUSEHOLD STATEMENT OF FACT

Premium

Insurance Premium Tax

Total Amount Due

Broker name/ref

Agency number

Edgware (B) / 006275

20555

#### 1. PERSONAL DETAILS

Proposer		Joint Proposer/Spouse	
Name	Mr PRATAP GADHER	Name	
Full time occupation	Retired Retired	Full time occupation	
Employers business	Not In Employment	Employers business	
Part time occupation		Part time occupation	
P/T Employers business		P/T Employers business	
Date of birth	24/03/1948	Date of birth	
DATE COVER TO COMMENCE	08/04/2015	Relationship to proposer	

#### 2. ADDRESSES

Risk Address (Home)		Correspondence Address	
Address	36 SUNNINGFIELDS ROAD LONDON	Address	
Postcode	NW4 4RL	Postcode	
What date has the Proposer been resident at the risk address?	01/03/2015	Previous address	
Home Telephone Number	Same Number		
Work Telephone Number	07809330024	Postcode	

#### 3. HOME DETAILS \* Refer to 10. Additional Details

Type of home	Flats (Converts, To Existing Dwelling)	Construction of walls	Brick
Type of ownership	Mortgage - Let Furnished	Construction of roof	Tile
Previous insurer (buildings)	Agas Insurance Ltd	What percentage of the roof is flat?	0
Previous policy number	TBA	No. of bedrooms	5
Expiry date	08/04/2015	Year built	1930
Previous payment frequency	Annually	Is the home free from any previous underpinning or any remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion?	Yes
Is the home on a site which has never shown signs of damage caused by subsidence, heave or landslip, nor any evidence of ongoing movement (e.g. cracking and bulging of the walls) and on a site where the properties in the immediate neighbourhood have not been affected by any of these causes?	Yes	Is the home within 400 metres of any cliff, riverbank, lake, seafront, reservoir, quarry or other excavation?	No
Is the home self-contained with a separate lockable entrance under your sole control?	Yes	Is the property in a good state of repair and free from damage or defect in any way?	Yes
Is the property to be insured free from flooding and in an area that is free from flooding?	Yes	Will it be so maintained?	Yes
		Is the home a listed building?	Not Listed

#### 4. GENERAL DETAILS \* Refer to 10. Additional Details

Occupancy status?	Let - Professional	Is any trade or business carried out in the home or in the building of which it forms part?	No
Is the home occupied solely by you & your family as a permanent residence?	No	Is the business use restricted to clerical?	No
How many people normally occupy your home?	5 / 0		
No. of adults / No. of children (under 18's)	5 / 0		
Has your home been extended, other than for a conservatory, which has resulted in more than 10% increase in the original floor area?	Yes		
Have you, or anyone usually living with you:			
• suffered any loss, theft, damage, injury or liability in the last 5 years, whether or not the home was insured?			No
• ever been convicted of or charged with (but not tried yet) with any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)			No
• ever had any financial or legal problems such as bankruptcy, liquidation or CCJs?			No
• ever had an insurance policy cancelled, refused or had any special conditions or extra precautions applied?			No

#### 5. SECURITY

Is the home unoccupied on a daily basis during working hours?	Yes	Do you require security discount?	Yes
Is the home usually unoccupied at night?	No	Are approved locks fitted? Locks that conform to BS3621 or a good quality 5 lever mortice deadlock fitted to all external doors.	
What is the maximum number of days the home will be unoccupied?	30	Key operated locks fitted to all accessible windows, patio doors and French/double doors.	Yes
Is the home fitted with an alarm system?	No	Type of alarm?	
Is the home fitted with an approved smoke detector?	Yes	Is the alarm approved?	No
Are you a member of an accredited neighbourhood watch scheme?	No	Do you have a safe installed?	No
Do the premises have exterior security lighting?	No	Is the alarm under an annual maintenance contract?	No
Are the security devices activated at night or when the property is unoccupied?	Yes		

## 6. BUILDINGS INSURANCE

Does the building sum insured represent the full cost of rebuilding as new the home to be insured? Yes

Cost of rebuilding the home	£300000	Voluntary excess	£0
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Type of cover	Reinstatement	How many claim free years have you earned for Buildings? 9
---------------	---------------	--

Name and address of the Building Society or Mortgage Lending Institution which has a financial interest in the home:

Name	Name
------	------

Address	Address
---------	---------

Postcode	Postcode
----------	----------

Reference no.	Reference no.
---------------	---------------

Interest Type	Interest Type
---------------	---------------

7. CONTENTS INSURANCE (excluding items to be insured under section 8)

Contents Sum Insured	00
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Valuables: Siam Insured	60
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Is the amount sufficient to cover the full replacement cost of all the contents in the home?

What is the value of the most expensive valuable\*\* item or set of valuable\*\* items in the home?

Type of cover	Number of covers
...	...

Voluntary Express (10)

\*\*\* Variables: e.g. articles of jewellery, pearls, gemstones, gold, silver or precious metals, pictures, works of art and curios, stamp and coin collectors, computers, business equipment, clocks, watches, cameras, camera equipment and binoculars.

How many claim free years have you earned for Contents?

Previous Insurer (contents)	
-----------------------------	--

Previous Policy Number	
------------------------	--

Expiry Date	
-------------	--

### 8. PERSONAL POSSESSIONS (Outside the Home)

The total value of unspecified items	ED
--------------------------------------	----

The total value of specified items	£0
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The total value of sports equipment	10
-------------------------------------	----

The total value of fines	£0
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The total value of photographic equipment	E0
---	----

The total value of valuable items	£0
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The total value of clothing	£0
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The total value of personal effects

The total value of pedal cycles

### CONTENTS SPECIFIED ITEMS

Item No	Category	Description	Value
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## 9. OTHER COVER

Total value of Money cover required

Total value of Credit Card cover required

Total value of Frozen Food cover required

Total value of Legal Expenses cover required

**PERSONAL POSSESSION (Outside the Home)**

Item No	Category	Description	Value
---------	----------	-------------	-------

**10. ADDITIONAL DETAILS**

Other Product Information Requested: N

Tree in Vicinity: No

Is the proposer, or anyone living with them, a smoker: No

Date of loss	Type of loss	Amount of loss	Section claim made against	Claim made at current address
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**This is an important document and you must read it in full**

In arranging your insurance we will have asked a number of questions which you were required to answer. You must take reasonable care to ensure that you have answered all these questions honestly, to the best of your knowledge, and have provided full answers and all relevant details.

This Statement of Fact contains details of the answers to the questions that you have been asked. You must check all of the information contained in this form and contact your Insurance Adviser as soon as possible if any details are incorrect or incomplete. You will be advised of any changes to the policy, or the premium charged, and issued with a replacement Statement of Fact.

Please note that if you do not tell us about any incorrect or incomplete details, or changes to your details, your policy may be cancelled or your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

If there are any changes to your details during the period of insurance cover, please contact your Insurance Adviser as soon as possible. Please refer to your policy wording for the list of changes that we need to know about.

Cover will be subject to the terms and conditions contained in the policy wording. When you pay the premium requested, unless there are any changes to be made to the statement of fact, you are accepting the insurance on the terms contained in this statement and in the policy document.

**If your property is used for business purposes, you have boarders/lodgers, the property is let or used as a holiday home, please refer to the "Important Notice" section of this document, as this contains details of some assumptions that we have made.**

**Notice to Applicants**

**If You Have a Complaint**

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We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to The Managing Director, Towergate Underwriting Household, Towergate House, St. Edwards Court, London Road, Romford, Essex, RM7 9QD.  
Telephone: 01708 777710 or Fax: 0844 892 1509.

We and your insurers are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

**Data Protection Act - Information Uses**

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For the purpose of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are the consortium of insurers as detailed in the Policy Summary (and shown on your schedule) and Towergate Underwriting Group Limited trading as Towergate Underwriting Household.

**Insurance Administration**

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Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country,

including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

#### Credit Searches and Accounting

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In assessing your application, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurers may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

#### Sensitive Data

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In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

#### Marketing

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Towergate Underwriting Group Limited, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Towergate Underwriting Household, Towergate House, St. Edwards Court, London Road, Romford, Essex, RM7 9QD.

#### Fraud Prevention and Detection

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In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;

- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

#### Claims History

- You must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

#### Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principle place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

#### Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

#### Underinsurance

You must declare the full value of goods or property insured; failure to do so may invalidate your policy or reduce claims settlements.

#### Insurance Premium Tax

The Finance Act 1994 requires us to levy Insurance Premium Tax at the prevailing rate on insurance business. For further information, please ask your adviser.

### Important Notice

This notice forms part of and is attached to your Statement of Fact.

If your home is used for any of the following purposes you must comply with the statements made below. Failure to do so may mean that your policy is not valid or we may not be liable to pay your claim(s). If you are unable to comply with any of the statements below, please contact your Insurance Adviser or us at Towergate Underwriting Household on 01708 777710.

#### Business use of the home

The use of the property for business purposes is accepted on the basis that: -

- a) the work is of a clerical or administrative nature
- b) there will be no business visitors
- c) the proposer doesn't employ anyone in connection with the business at the premises (other than the proposer's family)
- d) any business equipment does not exceed £3,000
- e) there is no cover for business stock

#### Boarders/Lodgers

If the property is occupied by boarders and/or lodgers it is accepted that: -

- a) there are no more than 3 residents at any one time
- b) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### Let properties

If the property is let, it is accepted that:-

- a) there is a tenancy agreement in force of not less than 6 months
- b) there are not more than 4 unrelated occupants
- c) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### Holiday home

If the property is a holiday home it is accepted that: -

- a) it is used by family members only

#### Let holiday homes

If the property is a holiday home which is let, it is accepted that: -

- a) there are not more than 4 unrelated occupants
- b) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### Let properties - Students

If the property is let to students, it is accepted that:-

- a) there is a tenancy agreement in force of not less than 6 months
- b) there are not more than 4 occupants
- c) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### **Let properties - Benefits Assisted**

If the property is let to benefits assisted tenants, it is accepted that:-

- a) there is a tenancy agreement in force of not less than 6 months
- b) for DSS lets, the tenancy agreement must be between the landlord and the tenant and not the DSS or the Local Authority
- c) the occupants are a single person, couple or a family unit (max 4 persons) only
- d) the property is not occupied by asylum seekers, refugees, Local Authority, Housing Associations, Charity Referrals, Shared DSS or DSS referrals

## HOME INSURANCE POLICY SCHEDULE - TGATE SPECIALIST EDI

Please keep this document with your Policy Wording. Refer to your Policy for full details of the terms and conditions of cover.

### INSURED DETAILS

Name of Insured: Mr PRATAP GADHER

Policy Number: [REDACTED]  
Broker Reference: 20555

Correspondence  
Address:

Effective Date  
From: 08/04/2015  
To: 07/04/2016

Risk  
Address: 36 SUNNINGFIELDS ROAD  
LONDON  
  
NW4 4RL

Reason for issue: New Business

Premium Details -

Net Premium:  
IPT at 6.00%  
Total Premium

### ECTIONS APPLICABLE

#### BUILDINGS - INDEX LINKED

#### EXCESS APPLICABLE

DESCRIPTION	SUM INSURED
Buildings Cover Type	£300000 Reinstatement

DESCRIPTION	AMOUNT
Policy Excess	£100
Subsidence	£1000
Voluntary Excess	£0

#### CONTENTS - INDEX LINKED

#### EXCESS APPLICABLE

DESCRIPTION	SUM INSURED
Contents Cover Type	£0

DESCRIPTION	AMOUNT
Policy Excess	£0
Voluntary Excess	£0

#### VALUABLES & PERSONAL EFFECTS whilst away from your home

#### EXCESS APPLICABLE

UNSPECIFIED ITEMS	SUM INSURED
	£0

SPECIFIED ITEMS DESCRIPTION	SUM INSURED

DESCRIPTION	AMOUNT
Policy Excess	£0

#### ADDITIONAL COVER

#### SUM INSURED

Family Legal Protection  
(Underwritten by DAS Legal Expenses Company Limited)

Not Covered

#### UNDERWRITTEN BY:

Unless otherwise stated this policy is underwritten by a consortium of UK Insurers whose proportionate liability is as follows: -

Allianz Insurance plc (51%)  
57 Ladymead, Guildford, Surrey GU1 1DB  
Pinnacle Insurance plc (49%)  
Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX

## HOME INSURANCE POLICY SCHEDULE

### *SPECIFIED ITEMS (Contents)*

### *SUM INSURED*

### *VALUABLES & PERSONAL EFFECTS (Continued) SUM INSURED*

### *FINANCIAL INTERESTS*

### *ENDORSEMENTS APPLICABLE*

FG18	THEFT RESTRICTION
EOW2	INCREASED ESCAPE OF WATER POLICY EXCESS
FG23	TENANTED PROPERTY BUILDINGS CLAUSE
TUH22	LET

### *IMPORTANT CLIENT INFORMATION - PLEASE READ THIS CAREFULLY*

If any of the information contained in this document is inaccurate or if you have any queries please contact your insurance adviser.

#### Sum Insured

It is essential and in your own interest that you consider the adequacy of your cover advising us immediately of any increases or alterations required. Please check that the sums insured contained in this Policy Schedule represent the full re-instatement value of your equipment etc. Failure to specify an accurate sum insured could result in claims payments being reduced by the proportion of the stated sum insured to the correct value at risk.

#### Misrepresentation

In arranging your insurance we will have asked a number of questions which you were required to answer. You must take reasonable care to ensure that you have answered all these questions honestly, to the best of your knowledge, and have provided full answers and all relevant details.

If questions are not answered honestly and to the best of your knowledge then your policy may be cancelled or your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

If there are any changes to your details during the period of insurance cover, please contact your Insurance Adviser as soon as possible. Please refer to your policy wording for the list of changes that we need to know about.

Issuing office - Towergate Underwriting Household, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.  
Towergate Underwriting and Towergate Underwriting Household are trading names of Towergate Underwriting Group Limited.  
Registered in England No 4043759. Authorised and Regulated by the Financial Conduct Authority.

## Policy Detail

Date Issued: 02/04/2015  
Agency Number: 20555  
Policy Number: [REDACTED]

### POLICY SECTIONS APPLYING

1 - BUILDING

### ENDORSEMENTS APPLYING

#### Endorsement EOW2 - INCREASED ESCAPE OF WATER POLICY EXCESS

A Policy Excess of £250 applies, in addition to any voluntary excess chosen by You, in respect of Section 1 Buildings A 6 and Section 2 Contents A 6, Escape of Water or oil from any interior fixed heating or domestic water installation, washing machines or dishwashers.

#### Endorsement FG18 - THEFT RESTRICTION

Amendment to Section 1 - Buildings, Section 2 - Contents and Section 5 - Valuables and Personal Effects

We will not pay for loss or damage to any property insured by these Sections caused by theft or attempted theft from Your Home unless violent or forcible means are used to enter or leave Your Home.

#### Endorsement FG23 - TENANTED PROPERTY BUILDINGS CLAUSE

Whilst Your Home is let to tenants the following terms shall apply to Section 1 - Buildings:

- (a) A4 excludes loss or damage caused by persons resident at the Home.
- (b) You must notify Us immediately if the occupancy of the Home changes.
- (c) We will not pay the first £150 of any claim under A1 - 10.

#### Endorsement TUH22 - LET

Legal Liability: Paragraph A Property Owners' Liability is extended to include use of the property whilst it is being professionally Let. Business liability and money are excluded from cover.

## Payment Confirmation

Please keep this for your records.

Branch: Edgware  
Customer Name: MR P GADHER  
New Household Insurance policy with Towergate Insurance

Receipt No. Y31640  
Customer Ref: 006275

Date: 02/04/2015

### Your Total to Pay

Household Insurance policy  
Landlords Legal Protection policy  
Service Charge

Total amount payable:

### What you've saved

A total discount of [REDACTED] has been given as follows:  
Household Insurance policy Premium Discount

The figures above are after these discounts.

### Insurance Premium Tax

Insurance Premium Tax is included in the above amounts.

### What you've already paid

Credit Card [REDACTED]

Visa (4659\*\*\*\*\*2538) Exp: 02/18

Authorisation:007912

CNP Merchant 5734843

Please debit my account with this amount.

Balance outstanding:

NIL

111 Burnt Oak Broadway  
Edgware  
Middlesex  
HA8 5EN

Tel No: 0208 951 3722

Mr Pratap Gadher

Monday - Friday  
Saturday

9.00 am - 5.30 pm  
9.00 am - 1.00 pm

6th April 2016

Dear Mr Gadher

Thank you for renewing your Home insurance with us.

We are pleased to enclose your:-

**Demands & Needs Statement** - this sets out the details of your insurance requirements.

**Till Receipt** - this gives a statement of price and any service and/or credit charges included in your payment.

**Renewal paperwork** - please check the renewal paperwork carefully before you file them safely away.

### Your right to cancel

It's important that we let you know that you have the right to cancel this policy. We have set this out within our policy document for you. You are also entitled to a 'cooling off' period, which ends 14 days after you receive your policy documents. If you do decide to cancel your policy you will need to return your certificate of Insurance to us straight away.

If you have any questions about anything here, please give us a ring on the number above or pop in to a local branch and we'll be happy to help. We've been arranging insurance for over 50 years, and we're happy you've chosen us to take care of yours.

Yours sincerely

Your attention is drawn to the importance of the information disclosed on the enclosed form. Any failure to provide accurate and complete information in your answers could invalidate your policy or result in a claim not being paid. Your attention is also drawn to your obligation to advise your insurer of any change in your circumstances. Please consult us if you are in doubt on any aspect.

## HOME INSURANCE RENEWAL SCHEDULE - TGATE SPECIALIST EDI

Please keep this document with your Policy Wording. Refer to your Policy for full details of the terms and conditions of cover.

### INSURED DETAILS

Name of Insured: Mr PRATAP GADHER	Policy Number: [REDACTED]
Correspondence Address: [REDACTED]	Broker Reference: 20555
Risk Address: 36 SUNNINGFIELDS ROAD LONDON  NW4 4RL	Effective Date From: 08/04/2016 To: 07/04/2017
	Reason for issue: Renewal
	Premium Details -
	Net Premium: [REDACTED]
	IPT at 9.50%:
	Total Premium: [REDACTED]

### SECTIONS APPLICABLE

BUILDINGS - INDEX LINKED		EXCESS APPLICABLE	
DESCRIPTION	SUM INSURED	DESCRIPTION	AMOUNT
Buildings Cover Type	£313320 Reinstatement	Policy Excess	£100
		Subsidence	£1000
		Voluntary Excess	£0
CONTENTS - INDEX LINKED		EXCESS APPLICABLE	
DESCRIPTION	SUM INSURED	DESCRIPTION	AMOUNT
Contents Cover Type	£0	Policy Excess	£0
		Voluntary Excess	£0
VALUABLES & PERSONAL EFFECTS whilst away from your home		EXCESS APPLICABLE	
UNSPECIFIED ITEMS	SUM INSURED	DESCRIPTION	AMOUNT
	£0	Policy Excess	£0
SPECIFIED ITEMS DESCRIPTION	SUM INSURED		
ADDITIONAL COVER		SUM INSURED	
Family Legal Protection (Underwritten by DAS Legal Expenses Company Limited)		Not Covered	

### UNDERWRITTEN BY:

Unless otherwise stated this policy is underwritten by:-  
Allianz Insurance plc  
57 Ladymead, Guildford, Surrey GU1 1DB

Issuing office - Towergate Underwriting Household, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.  
Towergate Underwriting and Towergate Underwriting Household are trading names of Towergate Underwriting Group Limited.  
Registered in England No 4043759. Authorised and Regulated by the Financial Conduct Authority.

## HOME INSURANCE RENEWAL SCHEDULE

*SPECIFIED ITEMS (Contents)*

*SUM INSURED*

*VALUABLES & PERSONAL EFFECTS (Continued) SUM INSURED*

*FINANCIAL INTERESTS*

*ENDORSEMENTS APPLICABLE*

FG18	<b>THEFT LIMITATION</b>
TUH22	<b>LET</b>
FG23	<b>TENANTED PROPERTIES - BUILDINGS CLAUSE</b>
EOW2	<b>INCREASED ESCAPE OF WATER POLICY EXCESS</b>

**IMPORTANT CLIENT INFORMATION - PLEASE READ THIS CAREFULLY**

If any of the information contained in this document is inaccurate or if you have any queries please contact your insurance adviser.

### Sum Insured

It is essential and in your own interest that you consider the adequacy of your cover advising us immediately of any increases or alterations required. Please check that the sums insured contained in this Policy Schedule represent the full re-instatement value of your equipment etc. Failure to specify an accurate sum insured could result in claims payments being reduced by the proportion of the stated sum insured to the correct value at risk.

### Misrepresentation

In arranging your insurance we will have asked a number of questions which you were required to answer. You must take reasonable care to ensure that you have answered all these questions honestly, to the best of your knowledge, and have provided full answers and all relevant details.

If questions are not answered honestly and to the best of your knowledge then your policy may be cancelled or your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

If there are any changes to your details during the period of insurance cover, please contact your Insurance Adviser as soon as possible. Please refer to your policy wording for the list of changes that we need to know about.

Issuing office - Towergate Underwriting Household, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.  
Towergate Underwriting and Towergate Underwriting Household are trading names of Towergate Underwriting Group Limited.  
Registered in England No 4043759. Authorised and Regulated by the Financial Conduct Authority.

## HOME INSURANCE RENEWAL SCHEDULE

### IMPORTANT NOTICE TO POLICYHOLDERS

#### Change of Insurer

Please note that the following change to your policy will apply.

If your policy was inception or renewed on or after 1<sup>st</sup> January 2016 the policy is now underwritten by the following:

Allianz Insurance plc (100%)

Registered in England & Wales, number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

## Policy Detail

Date issued: 06/04/2016  
Agency Number: 20555  
Policy Number: [REDACTED]

### POLICY SECTIONS APPLYING

1 - BUILDING

### ENDORSEMENTS APPLYING

#### Endorsement EOW2 - INCREASED ESCAPE OF WATER POLICY EXCESS

A Policy Excess of £250 applies, in addition to any voluntary excess chosen by You, in respect of Section 1 Buildings A 6 and Section 2 Contents A 6, Escape of Water or oil from any interior fixed heating or domestic water installation, washing machines or dishwashers.

#### Endorsement FG18 - THEFT LIMITATION

Amendment to Section 1 - Buildings, Section 2 - Contents and Section 5 - Valuables and Personal Effects

We will not pay for loss or damage to any property insured by these Sections caused by theft or attempted theft from Your Home unless violent or forcible means are used to enter or leave Your Home.

#### Endorsement FG23 - TENANTED PROPERTIES - BUILDINGS CLAUSE

Whilst Your Home is let to tenants the following terms shall apply to Section 1 - Buildings:

- (a) A4 excludes loss or damage caused by persons resident at the Home.
- (b) You must notify Us immediately if the occupancy of the Home changes.
- (c) We will not pay the first £150 of any claim under A1 - 10.

#### Endorsement TUH22 - LET

Legal Liability: Paragraph A Property Owners' Liability is extended to include use of the property whilst it is being professionally Let. Business liability and money are excluded from cover.

## HOME INSURANCE RENEWAL SCHEDULE - TGATE SPECIALIST EDI

Please keep this document with your Policy Wording. Refer to your Policy for full details of the terms and conditions of cover.

### INSURED DETAILS

Name of Insured: Mr PRATAP GADHER	Policy Number: [REDACTED]
Correspondence Address: [REDACTED]	Broker Reference: 20555
Risk Address: 36 SUNNINGFIELDS ROAD LONDON  NW4 4RL	Effective Date From: 08/04/2016 To: 07/04/2017
	Reason for issue: Renewal
	Premium Details -
	Net Premium: [REDACTED]
	IPT at 9.50%: [REDACTED]
	Total Premium: [REDACTED]

### SECTIONS APPLICABLE

BUILDINGS - INDEX LINKED		EXCESS APPLICABLE	
DESCRIPTION	SUM INSURED	DESCRIPTION	AMOUNT
Buildings Cover Type	£113320 Reinstatement	Policy Excess Subsidence Voluntary Excess	£100 £1000 £0
CONTENTS - INDEX LINKED		EXCESS APPLICABLE	
DESCRIPTION	SUM INSURED	DESCRIPTION	AMOUNT
Contents Cover Type	£0	Policy Excess Voluntary Excess	£0 £0
VALUABLES & PERSONAL EFFECTS whilst away from your home		EXCESS APPLICABLE	
UNSPECIFIED ITEMS	SUM INSURED	DESCRIPTION	AMOUNT
	£0	Policy Excess	£0
SPECIFIED ITEMS DESCRIPTION	SUM INSURED		
ADDITIONAL COVER		SUM INSURED	
Family Legal Protection (Underwritten by DAS Legal Expenses Company Limited)		Not Covered	

### UNDERWRITTEN BY:

Unless otherwise stated this policy is underwritten by:-  
Allianz Insurance plc  
57 Ladymead, Guildford, Surrey GU1 1DB

## HOME INSURANCE RENEWAL SCHEDULE

**SPECIFIED ITEMS (Contents)**

**SUM INSURED**

**VALUABLES & PERSONAL EFFECTS (Continued) SUM INSURED**

**FINANCIAL INTERESTS**

**ENDORSEMENTS APPLICABLE**

FG18	<b>THEFT LIMITATION</b>
TUH22	<b>LET</b>
FG23	<b>TENANTED PROPERTIES - BUILDINGS CLAUSE</b>
EOW2	<b>INCREASED ESCAPE OF WATER POLICY EXCESS</b>

### **IMPORTANT CLIENT INFORMATION - PLEASE READ THIS CAREFULLY**

If any of the information contained in this document is inaccurate or if you have any queries please contact your insurance adviser.

#### **Sum Insured**

It is essential and in your own interest that you consider the adequacy of your cover advising us immediately of any increases or alterations required. Please check that the sums insured contained in this Policy Schedule represent the full re-instatement value of your equipment etc. Failure to specify an accurate sum insured could result in claims payments being reduced by the proportion of the stated sum insured to the correct value at risk.

#### **Misrepresentation**

In arranging your insurance we will have asked a number of questions which you were required to answer. You must take reasonable care to ensure that you have answered all these questions honestly, to the best of your knowledge, and have provided full answers and all relevant details.

If questions are not answered honestly and to the best of your knowledge then your policy may be cancelled or your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

If there are any changes to your details during the period of insurance cover, please contact your Insurance Adviser as soon as possible. Please refer to your policy wording for the list of changes that we need to know about.

Issuing office - Towergate Underwriting Household, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.  
Towergate Underwriting and Towergate Underwriting Household are trading names of Towergate Underwriting Group Limited.  
Registered in England No 4043759. Authorised and Regulated by the Financial Conduct Authority.

## HOME INSURANCE RENEWAL SCHEDULE

### IMPORTANT NOTICE TO POLICYHOLDERS

#### Change of Insurer

Please note that the following change to your policy will apply.

If your policy was inception or renewed on or after 1<sup>st</sup> January 2016 the policy is now underwritten by the following:

Allianz Insurance plc (100%)

Registered in England & Wales, number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

## Policy Detail

Date Issued: 06/04/2016  
Agency Number: 20555  
Policy Number: [REDACTED]

### POLICY SECTIONS APPLYING

1 - BUILDING

### ENDORSEMENTS APPLYING

#### Endorsement EOW2 - INCREASED ESCAPE OF WATER POLICY EXCESS

A Policy Excess of £250 applies, in addition to any voluntary excess chosen by You, in respect of Section 1 Buildings A 6 and Section 2 Contents A 6. Escape of Water or oil from any interior fixed heating or domestic water installation, washing machines or dishwashers.

#### Endorsement FG18 - THEFT LIMITATION

Amendment to Section 1 - Buildings, Section 2 - Contents and Section 5 - Valuables and Personal Effects

We will not pay for loss or damage to any property insured by these Sections caused by theft or attempted theft from Your Home unless violent or forcible means are used to enter or leave Your Home.

#### Endorsement FG23 - TENANTED PROPERTIES - BUILDINGS CLAUSE

Whilst Your Home is let to tenants the following terms shall apply to Section 1 - Buildings:

- (a) A4 excludes loss or damage caused by persons resident at the Home.
- (b) You must notify Us immediately if the occupancy of the Home changes.
- (c) We will not pay the first £150 of any claim under A1 - 10.

#### Endorsement TUH22 - LET

Legal Liability: Paragraph A Property Owners' Liability is extended to include use of the property whilst it is being professionally Let. Business liability and money are excluded from cover.

# Towergate Insurance Household

## TGATE SPECIALIST EDI

### HOUSEHOLD STATEMENT OF FACT

Premium  
Insurance Premium Tax  
Total Amount Due

Broker name/ref: Edgware (B1) / 006275  
Agency number: 20555

#### 1. PERSONAL DETAILS

Proposer		Joint Proposer/Spouse	
Name	Mr PRATAP GADHER	Name	
Full time occupation	Retired/Retired	Full time occupation	
Employers business	Not in Employment	Employers business	
Part time occupation		Part time occupation	
P/T Employers business		P/T Employers business	
Date of birth	24/05/1948	Date of birth	
DATE COVER TO COMMENCE	08/04/2016	Relationship to proposer	

#### 2. ADDRESSES

Risk Address (Home)		Correspondence Address	
Address	36 SUNNINGFIELDS ROAD	Address	
	LONDON		
Postcode	NW4 4RL	Postcode	
At what date has the Proposer been resident at the risk address?	01/03/2015	Previous address	
Home Telephone Number	Same Number		
Work Telephone Number	07809330024	Postcode	

#### 3. HOME DETAILS \* Refer to 10. Additional Details

Type of home	Flats (Converts To Existing Dwelling)	Construction of walls	Brick
Type of ownership	Mortgage - Let/Furnished	Construction of roof	Tile
Previous insurer (building)	Towergate Insurance	What percentage of the roof is flat?	0
Previous policy number	TBA	No. of bedrooms	5
Expiry date	08/04/2016	Year built	1930
Previous payment frequency	Annually	Is the home free from any previous underpinning or any remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion?	<input type="checkbox"/> Yes
Is the home on a site which has never shown signs of damage caused by subsidence, heave or landslip, nor any evidence of ongoing movement (e.g. cracking and bulging of the walls) and on a site where the properties in the immediate neighbourhood have not been affected by any of these causes?	<input type="checkbox"/> Yes	Is the home within 400 metres of any cliff, riverbank, lake, seafront, reservoir, quarry or other excavation?	<input type="checkbox"/> No
Is the home self-contained with a separate lockable entrance under your sole control?	<input type="checkbox"/> Yes	Is the property in a good state of repair and free from damage or defect in any way?	<input type="checkbox"/> Yes
Is the property to be insured free from flooding and in an area that is free from flooding?	<input type="checkbox"/> Yes	Will it be so maintained?	<input type="checkbox"/> Yes
		Is the home a listed building?	<input type="text" value="Not Listed"/>

#### 4. GENERAL DETAILS \* Refer to 10. Additional Details

Agency status?	<input type="text" value="Let - Professional"/>	Is any trade or business carried out in the home or in the building of which it forms part?	<input type="checkbox"/> No
Is the home occupied solely by you & your family as a permanent residence?	<input type="checkbox"/> No	Is the business use restricted to clerical?	<input type="checkbox"/> No
How many people normally occupy your home?	<input type="text" value="5 / 0"/>		
No. of adults / No. of children (under 18's)	<input type="text" value="5 / 0"/>		
Has your home been extended, other than for a conservatory, which has resulted in more than 10% increase in the original floor area?	<input type="checkbox"/> Yes		
Have you, or anyone usually living with you:			
• suffered any loss, theft, damage, injury or liability in the last 5 years, whether or not the home was insured?			<input type="checkbox"/> No
• ever been convicted of or charged with (but not tried yet) with any offence other than driving offences (Convictions regarded in spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)			<input type="checkbox"/> No
• ever had any financial or legal problems such as bankruptcy, liquidation or CCJs?			<input type="checkbox"/> No
• ever had an insurance policy cancelled, refused or had any special conditions or extra precautions applied?			<input type="checkbox"/> No

#### 5. SECURITY

Is the home unoccupied on a daily basis during working hours?	<input type="checkbox"/> Yes	Do you require security discount?	<input type="checkbox"/> Yes
Is the home usually unoccupied at night?	<input type="checkbox"/> No	Are approved locks fitted? Locks that conform to BS362 for a good quality 5 lever mortice deadlock fitted to all external doors.	
What is the maximum number of days the home will be unoccupied?	<input type="text" value="30"/>	Key operated locks fitted to all accessible windows, patio doors and French double doors.	<input type="checkbox"/> Yes
Is the home fitted with an alarm system?	<input type="checkbox"/> No	Type of alarm?	<input type="text"/>
Is the home fitted with an approved smoke detector?	<input type="checkbox"/> Yes	Is the alarm approved?	<input type="text" value="No"/>
Are you a member of an accredited neighbourhood watch scheme?	<input type="checkbox"/> No	Do you have a safe installed?	<input type="checkbox"/> No
Do the premises have exterior security lighting?	<input type="checkbox"/> No	Is the alarm under an annual maintenance contract?	<input type="checkbox"/> No
Are the security devices activated at night or when the property is unoccupied?	<input type="checkbox"/> Yes		



**PERSONAL POSSESSION (Outside the Home)**

Item No	Category	Description	Value
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**10. ADDITIONAL DETAILS**

Other Product Information Requested: N

Tree in Vicinity: No

Is the proposer, or anyone living with them, a smoker: No

Date of loss	Type of loss	Amount of loss	Section claim made against	Claims made at current address
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including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

#### Credit Searches and Accounting

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In assessing your application, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurers may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

#### Sensitive Data

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In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

#### Marketing

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Towergate Underwriting Group Limited, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Towergate Underwriting Household, Towergate House, St. Edwards Court, London Road, Romford, Essex, RM7 9QD.

#### Fraud Prevention and Detection

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In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;

- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

#### Claims History

- You must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

#### Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principle place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

#### Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

#### Underinsurance

You must declare the full value of goods or property insured; failure to do so may invalidate your policy or reduce claims settlements.

#### Insurance Premium Tax

The Finance Act 1994 requires us to levy Insurance Premium Tax at the prevailing rate on insurance business. For further information, please ask your adviser.

### **Important Notice**

**This notice forms part of and is attached to your Statement of Fact.**

**If your home is used for any of the following purposes you must comply with the statements made below. Failure to do so may mean that your policy is not valid or we may not be liable to pay your claim(s). If you are unable to comply with any of the statements below, please contact your Insurance Adviser or us at Towergate Underwriting Household on 01708 777710.**

#### **Business use of the home**

The use of the property for business purposes is accepted on the basis that: -

- a) the work is of a clerical or administrative nature
- b) there will be no business visitors
- c) the proposer doesn't employ anyone in connection with the business at the premises (other than the proposer's family)
- d) any business equipment does not exceed £3,000
- e) there is no cover for business stock

#### **Boarders/Lodgers**

If the property is occupied by boarders and/or lodgers it is accepted that: -

- a) there are no more than 3 residents at any one time
- b) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### **Let properties**

If the property is let, it is accepted that:-

- a) there is a tenancy agreement in force of not less than 6 months
- b) there are not more than 4 unrelated occupants
- c) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### **Holiday home**

If the property is a holiday home it is accepted that: -

- a) it is used by family members only

#### **Let holiday homes**

If the property is a holiday home which is let, it is accepted that: -

- a) there are not more than 4 unrelated occupants
- b) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

#### **Let properties - Students**

If the property is let to students, it is accepted that:-

- a) there is a tenancy agreement in force of not less than 6 months
- b) there are not more than 4 occupants
- c) the property is not occupied by asylum seekers, refugees, DSS, unemployed, Local Authority, Housing Association or Charity Referrals

**Let properties - Benefits Assisted**

If the property is let to benefits assisted tenants, it is accepted that:-

- a) there is a tenancy agreement in force of not less than 6 months
- b) for DSS lets, the tenancy agreement must be between the landlord and the tenant and not the DSS or the Local Authority
- c) the occupants are a single person, couple or a family unit (max 4 persons) only
- d) the property is not occupied by asylum seekers, refugees, Local Authority, Housing Associations, Charity Referrals, Shared DSS or DSS referrals

Mr Pratap Gadher  
c/o Chirag Gadher



10<sup>th</sup> January 2020

**RE: Property Owners Insurance – IP20ARPO00019878200**

Dear Pratap

We thank you for confirming the property owners insurance quotation for **36 Sunningfields Rd, London, NW4 4RL**.

I am pleased to enclose a copy of the insurance schedule for your records.

The cost of your policy for this year is as follows:-

<b>Description:</b>	Landlords Insurance
<b>Period of Insurance:</b>	10/01/2020 – 09/01/2021
<b>Insurer:</b>	Iprium
<b>Sums Insured:</b>	As attached Schedule
<b>Total Premium:</b>	\$ [REDACTED] (including IPT at 12%)
<b>Payment Method:</b>	Paid In full by card. *see policy documents for full details.

**Claims Contact Number:** Iprium  
New Broad Street House, 35 New Broad Street, London, EC2M 1NH.  
0333 005 1616

Thank you for choosing Key Life Financial Services for your insurance requirements.

If we can be of further assistance, please do not hesitate to contact us.

Kind Regards



Key Life Financial Services Limited

**It is important to check and read the policy schedule and documentation. The policy is based on information provided by yourselves. If there are any material changes to the risk since the policy commenced or since last renewal, you must inform us urgently.**

**Any incorrect or falsified information can invalidate your policy. If there are any inaccuracies or amendments required, please call us immediately on 0207 100 1765 and we will happily assist.**

## **Endorsements / Special Conditions**

### **IP03140004ROOFMAN - Roof Maintenance Condition**

It is a condition precedent to Our liability under this Policy that

- a) in respect of all areas of flat felted roofs which are greater than 10 (ten) years old :
  - i) these are inspected at least once every two years by a qualified builder or property surveyor and all defects identified by that inspection are repaired immediately;
  - ii) all guttering is inspected for blockages or defects by a competent person at inception date or renewal date and at six monthly intervals thereafter and all blockages or defects identified by that inspection are repaired
- b) in respect of any roofs that have valley gutters such gutters are inspected for blockages or defects by a competent person at inception date or renewal date and at six monthly intervals thereafter and all blockages or defects identified by that inspection are repaired immediately
- c) a record of all inspections referred to above is made and retained by You and is to be available for inspection by Us if We so require.

### **Important Information Sheet**

**IMPORTANT** - For the full wordings of special conditions, exclusions, limitations and all other conditions, please refer to the Policy Document and Schedule. Most policies contain certain conditions, sometimes called warranties or subjectivities. All warranties will become 'suspensive conditions'. This means that cover is suspended for the period during which the warranty is not complied with and means that an insurer will be liable for losses that take place after a breach of warranty has been remedied, assuming that a remedy is possible. Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid. The Insurer cannot only reject your claim but in certain circumstances void the policy as a whole.

### **Fair Presentation**

It is important that you tell us everything about you and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions accurately and to the best of your knowledge and ability, by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries.

You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer, the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid or you may be charged a higher premium. If you are in any doubt/not sure then just tell us.

For example, you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

Please also note that any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise.

# Summary of Cover

## iprism Residential Property Owners Policy

### About Your Policy

This document provides a summary of the cover provided by the iprism Residential Property Owners Policy. This summary is provided to You for information purposes only and does not form part of Your insurance contract. It does not fully describe all of the terms and conditions of Your policy. You will find the full terms and conditions of the contract in the Policy document, a copy of which is available to download from Our website.

The iprism Residential Property Owners Policy has been designed to meet the demands and needs of residential property owners who wish to benefit from cover against some of the risks that may be encountered in the course of running a residential property portfolio. There are core covers that include buildings, property owners liability and legal expenses. You may also select optional covers that are relevant to the needs of residential property owners.

You should read the Summary of Cover in conjunction with Your Policy Schedule and Policy Wording.

Normally, You will have to pay a contribution towards the cost of any claim (this is known as the excess). These excesses will vary according to the covers You have selected and/or Our assessment of Your risk. Your Policy Schedule will show the specific excesses applicable to Your cover.

To ensure that this Policy continues to meet Your needs You should review and update Your cover periodically.

Correct values at risk must be advised to Us. If the sums insured You request are not adequate this may result in the amount that We pay to You in the event of a claim being reduced.

Your cover will be valid for 12 months and will be renewable annually.

### Where am I covered?

This will depend on the product and choices You have made, please refer to the Summary and Policy booklet for details of where You are covered.

**About Your Cover (Please refer to your policy document for full details of terms, conditions and exclusions)**

Features and Benefits	Significant Exclusions or Limitations
<p><b>Section 1</b></p> <p><b>Buildings and Landlords Contents</b></p> <p>Your buildings and landlords contents are insured against loss or damage caused by a standard range of insured risks normally associated with your trade including Alternative Accommodation costs. In addition cover is automatically extended to include –</p> <ul style="list-style-type: none"> <li>▶ Leakage of Fuel or Beverages</li> <li>▶ Breakage or collapse of aerials, satellite dishes, fittings, masts, and falling trees</li> <li>▶ Glass cover for fixed glass and sanitary fittings.</li> <li>▶ Loss of Oil or metered water</li> <li>▶ Loss of Ground Rent</li> <li>▶ Trace and Access</li> <li>▶ Unauthorised use of utilities</li> </ul> <p><b>Residential Property Owners (OPTIONAL COVERS)</b></p> <p>If you have selected this option your needs are those of a residential property owner who wishes to protect themselves against the risks arising from:</p> <ul style="list-style-type: none"> <li>▶ Accidental Damage</li> <li>▶ Subsidence, ground heave or landslip</li> <li>▶ Damage to Landlords contents</li> <li>▶ Damage to Contents of Communal areas</li> </ul>	<ul style="list-style-type: none"> <li>▶ Alternative Accommodation costs limited to a maximum of 20% of the building sum insured and 24 Months Indemnity Period</li> <li>▶ Damage to any portion of the premises which is unoccupied.</li> <li>▶ Damage to contents in premises which are unoccupied.</li> <li>▶ Subject to annual inspection of flat felt roofs over 10 years old</li> </ul>

Features and Benefits	Significant Exclusions or Limitations
<p><b>Section 2</b>  <b>Loss of Rental Income</b>  Cover is automatically extended to include:</p> <ul style="list-style-type: none"> <li>▶ Re letting costs</li> <li>▶ Prevention of Access</li> <li>▶ Disease</li> <li>▶ Failure of Public Supply</li> <li>▶ Rent review</li> <li>▶ Contracting Purchasers Interest</li> </ul>	<ul style="list-style-type: none"> <li>▶ Loss of Rent (Unless selected)</li> <li>▶ Damage or loss which is not covered under section 1</li> <li>▶ Access restrictions of less than 24 hours and any amount in excess of £25000.</li> <li>▶ Disease - Any amount in excess of £25000</li> <li>▶ Public supply Interruptions of less than 24 hours and any amount in excess of £25000</li> </ul>
<p><b>Section 3</b>  <b>Property Owners Liability</b>  Covers the cost of liabilities arising from the ownership of the property  Cover is automatically extended to include</p> <ul style="list-style-type: none"> <li>▶ Legal Liability incurred under the Defective Premises Act 1972</li> <li>▶ Legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974.</li> <li>▶ Consumer Protection Act 1987.</li> <li>▶ Indemnity to Individual Owners</li> </ul>	<ul style="list-style-type: none"> <li>▶ Liability arising directly or indirectly from gradual pollution or contamination</li> <li>▶ Injury or damage involving any dog described in Section 1 of the Dangerous Dogs Act</li> </ul>
<p><b>Section 4</b>  <b>Employers Liability (OPTIONAL)</b>  If you have selected this option your needs are those of a residential property owner who employs staff to undertake duties at their premises and who needs protection to meet their legal obligations  Covers the costs of meeting your legal liabilities to Employees injured in the course of their employment  The following will automatically be included</p> <ul style="list-style-type: none"> <li>▶ Employers Liability £10M</li> <li>▶ Unsatisfied Court Judgements</li> <li>▶ Legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974</li> </ul>	<ul style="list-style-type: none"> <li>▶ Liability for which compulsory motor insurance is required.</li> </ul>
<p><b>Section 5</b>  <b>Legal Expenses</b>  Including:</p> <ul style="list-style-type: none"> <li>▶ Employment Disputes &amp; Employment Compensation Awards</li> <li>▶ Legal Defence</li> <li>▶ Contract Disputes</li> <li>▶ Residential Property Owners Protection</li> <li>▶ Bodily Injury</li> <li>▶ Debt Recovery</li> <li>▶ Tax Protection</li> <li>▶ Property Let (Property Repossession Cover)</li> </ul> <p><b>Residential Property Owners Protection (OPTIONAL)</b>  If you have selected this option your needs are those of a residential property owner who wishes to protect themselves against the costs associated with loss or rental income arising from tenant disputes</p> <ul style="list-style-type: none"> <li>▶ Loss of Rent (Rent Guarantee Cover)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Personal Injury claims are excluded</li> <li>▶ Loss or damage to property is excluded</li> <li>▶ In respect of compensation awards, the advice of DAS must be sought and followed</li> <li>▶ Total awards payable shall not exceed £1,000,000 in any one period of insurance</li> </ul> <ul style="list-style-type: none"> <li>▶ Subject to appropriate tenant vetting prior to commencement of the rental</li> </ul>
<p><b>Section 6 - Terrorism and Sabotage</b></p> <ul style="list-style-type: none"> <li>▶ Denial of access</li> <li>▶ Utilities</li> </ul>	<ul style="list-style-type: none"> <li>▶ Hacking and electromagnetic weapons</li> </ul>

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## What are my obligations? – Information and changes we need to know about

This is a summary of Your main obligations under the Policy.

You have a duty to make a fair presentation of the risk which is covered by this Policy. Therefore You should ensure that any information You have provided to Us and the content of any application form, declaration and / or Statement of Fact is accurate and complete.

You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in Your Policy documents.

You must notify Us promptly of any event which might lead to a claim and follow the claims procedure set out in Your Policy.

For further details and any specific obligations relating to Your trade or business activities following Our assessment of Your risk, please refer to Your Policy documents.

You must also tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date or if the Business ceases to trade.

If You do not comply with Your duty to make a fair presentation of the risk, Your Policy may not be valid or the Policy may not cover You fully or at all (see General Policy Conditions Alteration of Risk and Fair Presentation of Risk for full details of cover restrictions).

You should keep a written record (including copies of letters) of any information You give Us or Your insurance broker.

This is a legal document and should be kept in a safe place.

## Excesses

For details of the excesses applicable to Your policy, please refer to the written quotation confirmation where We have provided You with a quotation or to Your policy schedule if You have a live policy with iprism Underwriting Agency Ltd.

## Your Insurers

Your Insurers will be stated on Your Quotation and Policy Schedules.

## Cancellation Procedures

### Cancellation of Your insurance

Cancellation by You within the first 14 days

If, having examined Your Policy documentation, You decide not to proceed, You may cancel this Policy within the first 14 days. The 14 day period starts on the day You receive the Policy documentation, or the day You enter into this contract of insurance whichever is the later. When We have received notice of decision not to proceed, any premiums You have paid will be returned, unless You have made a claim. If You have made a claim or there has been an incident likely to give rise to a claim no premium will be returned to You.

Cancellation by You at any other time

You may cancel this Policy at any other time after this 14 day period by writing to Us. If You have not made a claim, We will return any premium You have paid for any Period of Insurance left. We will not return any premium if the amount is less than £25 excluding Insurance Premium Tax (IPT).

Cancellation by Us

We are not bound to accept any renewal of this Policy

Where there is a valid reason for doing so We may cancel this Policy by sending You 14 days' notice in writing by recorded delivery post, setting out Our reason for cancellation, to Your correspondence address shown in the Schedule.

Valid reasons for cancellation may include but are not limited to:

- ▶ Where We have been unable to collect a premium payment. In this case We will contact You in writing requesting payment by a specific date. If We do not receive payment by this date We will write to You again notifying You that payment has not been received and giving You 14 days' notice of a final date for payment. This letter will also notify You that if payment is not received by this date Your Policy will be cancelled. If payment is not received by that date We will cancel Your Policy from the date Your last instalment was due;
- ▶ Where You are required in accordance with the terms of this Policy to co-operate with Us, or send Us information or documentation and You fail to do so in a way that affects Our ability to process a claim, or Our ability to defend Our interests. In this case We may issue a cancellation letter and We will cancel Your Policy if You fail to co-operate with Us or provide the required information or documentation by the end of the 14 day cancellation notice period;
- ▶ Where there is a failure by You to exercise the duty of care regarding Your property as required by the paragraph headed 'Reasonable Precautions' in the General conditions section of this Policy document;
- ▶ Where We reasonably suspect fraud;

When Your premiums are paid by the iprism instalment plan

If the Policy is cancelled by Us or by You

- (a) Any outstanding balance of Your loan and any additional charges levied by the finance provider in accordance with the terms and conditions of Your credit agreement will be deducted from any return of premium due to You
- (b) You will become liable for the difference if the return premium is less than the balance due to the loan provider We will return any premium You have paid for any Period of Insurance left. However, We will not return any premium if the amount is less than £25 excluding Insurance Premium Tax (IPT).

### Certificate of Employers Liability Insurance

In relation to cancellation in any of the circumstances outlined above You shall immediately return to Us any effective Certificate(s) of Employers Liability Insurance.

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## Payment of Your Premium

Your Insurance advisor will advise You how You can pay Your premium and will let You know if there are any fees or charges applicable.

## Making A Claim

A full explanation of Our claims procedures can be found in Your Policy booklet within the Claims Conditions section and specific claims contact details will be stated on Your Policy Schedule.

## Customer Complaints

This insurance is administered on behalf of Your Insurer by iprism Underwriting Agency Limited.

We hope that You are extremely happy with Your iprism Residential Property Owners Policy but We do recognise that on occasions things can go wrong.

If Your complaint is about the way Your Policy was sold to You please contact Your insurance advisor who arranged Your policy for You. Their address and telephone number are shown on Your Policy Schedule.

## Contacting Your Insurer

If You have a complaint about Your Insurer or a claim please contact Your Insurer directly. Their contact details can also be found on Your Policy Schedule.

If You are not happy with the service provided under Section 5 - Commercial Legal Expenses please contact DAS Customer Relations Department;

- ☎ Telephone 0344 893 9013
- ✉ By e-mail customerrelations@das.co.uk
- ✉ In writing to Customer Relations Department  
DAS House, Quay Side, Temple Back  
Bristol BS1 6NH

Details of DAS' internal complaint-handling procedures are available on request.

Once Your Insurer has received Your complaint they will;

- ▶ Send an acknowledgment of Your complaint within 5 working days of receiving it and notify You of the name of the person managing Your complaint

and

- ▶ Respond in full to Your complaint within 8 weeks. If this is not possible for any reason they will write to You to explain why they have not been able to settle the matter quickly. They will also let You know when they will contact You again.

## If you are still dissatisfied

If You remain dissatisfied, and Your insurer subscribes to the service, You may refer Your complaint to the Financial Ombudsman Service (FOS);

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. The Financial Ombudsman Service can only consider Your complaint if Your Insurers have given You their final decision.

- ☎ Telephone 0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123
- ✉ In writing to Financial Ombudsman Service  
Exchange Tower  
London E14 9SR
- ✉ By e-mail complaint.info@financial-ombudsman.org.uk
- 🌐 Website www.financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is available to consumers. Their service is also open to businesses employing fewer than 10 persons that have an annual turnover or balance sheet that does not exceed two million Euros, charities with an annual income of less than one million pounds Sterling or the trustee of a trust with a net asset value of less than one million pounds Sterling.

You can refer to the Financial Ombudsman Service if You are dissatisfied with Your Insurers final decision or if they have not issued their final response within eight weeks from the time You first raised the complaint. They offer a free and independent service for resolving disputes about most financial matters and you have six months from the date of Your Insurers final response letter to contact the FOS.

If You have a complaint relating to Your Legal Expenses insurance Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service

- ☎ Telephone 0300 555 0333
- ✉ By e-mail enquiries@legalombudsman.org.uk
- ✉ In writing to PO Box 6806 Wolverhampton WV1 9WJ
- 🌐 Website www.legalombudsman.org.uk

If You were sold this product online or by other electronic means and within the European Union (EU) You may refer Your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of Your complaint the ODR will escalate Your complaint to Your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>

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iprism are dedicated to resolving Your complaint so if You have a complaint about iprism or wish to discuss a complaint You have with Your advisor or Insurer, please contact the iprism customer services team;

- ☎ Telephone 0333 005 1605
- ✉ By e-mail [complaints@iprism.co.uk](mailto:complaints@iprism.co.uk)
- ✉ In writing to Customer Services Manager  
iprism Underwriting Agency Limited  
4th Floor  
10 Lower Thames Street  
London EC3R 6AF

### Use of Language

Unless otherwise agreed the contractual terms and conditions and other information relating to this contract will be in English.

### Financial Conduct Authority

iprism Underwriting Agency Limited is authorised and regulated by the Financial Conduct Authority. You can check their website at [www.fca.org.uk](http://www.fca.org.uk) which includes a register of all the firms they regulate or You can phone them on 0800 111 6768 or 0300 500 8082.

### Financial Services Compensation Scheme (FSCS)

iprism and Your Insurers are covered by the Financial Services Compensation Scheme (FSCS) This means that You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends upon the type of business and the circumstances of the claim Further information about the scheme is available from the FSCS;

- ☎ Telephone 0800 678 1100 or 020 7741 4100
- ✉ By e-mail [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)
- ✉ In writing to Financial Services  
Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London EC3A 7QU
- 🌐 Website [www.fscs.org.uk](http://www.fscs.org.uk)

If You telephone FSCS then please have any relevant correspondence to hand.

### About iprism Underwriting Agency Limited

iprism is a trading name of iprism Underwriting Agency Limited and is authorised and regulated by the Financial Conduct Authority, (FCA Register No. 460209). iprism is registered in England and Wales (no. 5604278) and Our registered address is 4th Floor, 10 Lower Thames Street, London EC3R 6AF.

### Telephone Call Charges

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on Your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

### Telephone Call Recording

CALLS MAY BE MONITORED AND RECORDED AND MAY BE USED FOR FRAUD PREVENTION AND DETECTION AND FOR QUALITY CONTROL AND TRAINING PURPOSES.



4th Floor  
10 Lower Thames Street  
London EC3R 6AF  
Tel: 0333 005 1606

Registered in England No. 5604278  
Authorised and regulated by the Financial Conduct  
Authority FCA Register number 460209

**Policy Number** [REDACTED]

## INSURED

Trading Name Mr Pratap Gadher  
Correspondence Address [REDACTED]

## IMPORTANT INFORMATION

Reason For Issue New Business  
Date of Issue 10/01/2020 18:11:05  
Effective Date 10/01/2020 18:10  
Renewal Date 10/01/2021 00:01  
Insurance Premium [REDACTED]  
IPT (Insurance Premium Tax at the current rate) [REDACTED]  
Policy Fee [REDACTED]  
**Annual Premium** [REDACTED]

## Agency

Agent Name Key Life Financial Services Limited  
Agent Telephone Number 020 71001765  
Agent Address Devonshire House  
582 Honeypot Lane  
Stanmore  
Middlesex  
HA7 1JS  
Agency Number AKEY0003

## SECTION 1 - BUILDINGS - (PROPERTY 1)

Item No	Description	Sum Insured
1	Address of Premises	36 SUNNINGFIELDS ROAD LONDON NW4 4RL
2	Tenanted by	Private Rental/Professional
3	Sum Insured	[REDACTED]
4	Declared Value	Not Applicable
	Loss of Ground Rent	[REDACTED]
	Subsidence Cover Operative	Yes
	Accidental Damage Cover Operative	No

Policy Number [REDACTED]

## INTERESTED PARTIES

There are no interested parties

## SECTION 1 - CONTENTS - (PROPERTY 1)

Item No	Description	Sum Insured
1	Contents of communal parts	Not Insured
2	Landlords contents of individual residential units	Not Insured

## SECTION 2 - ALTERNATIVE RESIDENTIAL ACCOMODATION AND LOSS OF RENTAL INCOME -

1	Alternative accommodation costs for a maximum of 24 months	£ [REDACTED]
2	Annual Loss of rent	£ [REDACTED]
3	Annual Loss of Rent Maximum indemnity period	24 months

## SECTION 3 - PROPERTY OWNERS LIABILITY

1	Limit of Indemnity (Any one claim or series of claims arising out of any one event)	£2,000,000
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## SECTION 4 - EMPLOYERS LIABILITY

1	Limit of Liability (Any one claim or series of claims arising out of any one event)	Not Operative
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## SECTION 5 - COMMERCIAL LEGAL EXPENSES

	Limit of Indemnity
Advice and Assistance only (Access to Helplines)	Insured
Full cover	£100,000 any one incident & £1,000,000 in the aggregate any one period of insurance
Commercial Lease Disputes	£50,000 any one incident
Extended to include Residential Property Owners Protection	No

## SECTION 6 - TERRORISM

1	Terrorism	Insured
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## OPTIONAL EXTENSION

## GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

[REDACTED]

Policy Number [REDACTED]

## GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

### IP26290001UMR - Arch UMR Endorsement

If your policy commenced between 01/01/2020 and 31/12/2020, this is to certify that in accordance with authorisation granted under Agreement Number 04106 [REDACTED] Underwriting Agency Ltd by Arch Insurance Company (UK) Limited and in consideration [REDACTED] as defined herein, the said Insurers are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon

### IP03140004ROOFMAN - Roof Maintenance Condition

It is a condition precedent to Our liability under this Policy that

- a) in respect of all areas of flat felted roofs which are greater than 10 (ten) years old :
  - i) these are inspected at least once every two years by a qualified builder or professional surveyor and all defects identified by that inspection are repaired immediately
  - ii) all guttering is inspected for blockages or defects by a competent person at inception date or renewal date and at six monthly intervals thereafter and all blockages or defects identified by that inspection are repaired
- b) in respect of any roofs that have valley gutters such as [REDACTED] inspected for blockages or defects by a competent person at inception date or renewal date and at six monthly intervals thereafter and all blockages or defects identified by that inspection are repaired immediately
- c) a record of all inspections referred to above is made and retained by You and is to be available for inspection by Us if We so require.

## EXCESSES

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

SECTION	EXCESS APPLICABLE
Section 1 - Buildings & Contents (excluding Subsidence)	£100
Section 1 - Theft of Keys	£50
Section 1 - Subsidence	£1000
Section 1 - Accidental Damage (when the premises are occupied other than by Private Rental/Professional tenants)	£500
Section 1 - Escape of Water	£250
Section 2 - Loss of Rent	NIL
Section 3 - Other than damage to rented premises	£100
Section 3 - Damage to rented premises	£250
Section 5 - Commercial Legal Expenses Sub-Section 3 - Contract Disputes	£500 - in respect of claims where the amount in dispute exceeds £5000
All Sections other than Sub-Sections 3 above	NIL

Policy Number: [REDACTED]

## YOUR INSURERS

### Sections 1 - 4 and Optional Extensions are provided by

Insurer: Aviva Insurance Limited  
Registered Number: [REDACTED]  
Registered Office: [REDACTED]  
Scotland,  
PH2 0NH  
Website: www.aviva.co.uk  
FCA Registration Number: 202153  
Complaint Address: The Chief Executive UK Insurance, Surrey Street,  
Norwich, NR1 3NS  
Complaint Telephone: 0845 300 7268  
Complaint E-Mail: [REDACTED]@aviva.com  
Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

### Section 5 (Commercial Legal Expenses) is provided by

Insurer: DAS Legal Expenses Insurance Company Ltd  
Registered Number: 103274  
Registered Office: DAS House,  
Quay Side,  
Temple Back,  
Bristol,  
BS1 6NH  
Website: www.das.co.uk  
FCA Registration Number: 202106  
Complaint Address: The Complaints Officer, DAS House, Quay Side,  
Temple Back, Bristol, BS1 6NH  
Complaint Telephone: 0845 465 0042  
Complaint E-Mail: customerrelations@das.co.uk  
DAS Legal Expenses Insurance Company Ltd DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

### Section 6 (Terrorism) is provided by

Insurer: Arch Insurance Company (UK) Ltd  
Registered Number: 4977362  
Registered Office: 5th Floor,  
Plantation Place South,  
60 Great Tower Street,  
London,  
EC3R 5AZ  
Website: www.archinsurance.co.uk [REDACTED]  
FCA Registration Number: 229887  
Complaint Address: The Complaints Manager, 5th Floor, Plantation Place  
South, 60 Great Tower Street, [REDACTED] EC3R 5AZ  
Complaint Telephone: 0207 621 4500  
Complaint E-Mail: complaints@archinsurance.co.uk  
Arch Insurance Company (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Policy Number [REDACTED]

## Policy Terms

You must comply with the terms of this Policy. Failure to comply with the terms of this Policy may affect Your right to recover a claim or claims under this Policy.

Some of the conditions above require You to do, or not do, certain things; such conditions are referred to as a condition precedent. If You fail to carry out the obligation(s) (or part of an obligation) under a condition precedent We may, depending on the extent of the obligation(s):

a) not pay the claim (or part of a claim), where the loss is attributable to Your failure to carry out the obligation(s) (or part of an obligation), and/or

b) suspend the cover granted under this Policy:

- i) from the date You failed to fulfil the obligation(s) (or part of an obligation),
- ii) until You have fulfilled the obligation(s), if fulfilment is possible.

If you have any queries about these clauses please speak to your insurance broker - Key Life Financial Services Limited, Telephone 020 71001765, E-Mail [jay@keylifefs.com](mailto:jay@keylifefs.com)

## Important Information including Claims, Complaints and Cancellations

iprism is the trading name of iprism Underwriting Agency Limited. We are a private limited company incorporated in England and Wales. Our registered company number is 05604278.

iprism is authorised and regulated by the Financial Conduct Authority (FCA) and Our permitted business is for the provision of regulated products and services, assisting in the administration and performance of a contract of insurance. Our FCA register number is 460209 and our registered address is 4th Floor, Northern & Shell Building, 10 Lower Thames Street, London, EC3R 6AF.

Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Further information is provided at [www.iprism.co.uk/client-info](http://www.iprism.co.uk/client-info) for details about:

- iprism and what We do
- Claims and how to make a claim
- Complaints, including the Financial Ombudsman Service
- Cancellations and how to cancel Your Policy
- Data Protection and Privacy Policy
- Law and jurisdiction
- Telephone call recording
- Telephone call charges

Policy Number: [REDACTED]

## Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers

# Residential Property Owners Statement of Facts

**Policy Number** [REDACTED]

**Quote Ref:** [REDACTED]

This Statement of Facts was issued on

10/01/2020 16:51:02

Your iprism reference is

000192LE

Your Policy Number is

no coverage is in force

Your insurance is effective from

no coverage is in force

## Agency

Broker Name

Key Life Financial Services Limited

Broker Telephone Number

020 71001765

Broker Address

Devonshire House  
582 Honeypot Lane  
Stanmore  
Middlesex

Broker Agency Number

AKEY0003  
[REDACTED]

## Statement of Facts

This is a record of the statements that You made when applying for this insurance – in the case of the Statement of Facts it is a record of information you or your insurance advisor have entered into our computer systems or have advised in the course of a telephone conversation or other media.

The Insurers have used the information you have supplied to determine the terms on which they are prepared to provide the insurance and the premium they require. It is extremely important that you check this document most carefully to ensure that you have taken care to honestly provide this information and that to the best of your knowledge and belief, it is accurate and you have made a fair presentation of the risk. If you don't, your Policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid. If you are in any doubt, you should speak to us or your insurance adviser.

Should any of the information you have provided and which is recorded on the Statement of Facts change during the period of insurance, you must tell us. Failure to do so could invalidate your policy or result in a claim being repudiated or not paid in full.

## What you need to do next

1. If all the information contained in this Statement of Facts is correct then you should retain this document with your other Policy documents.
2. Carefully read the Claims and Underwriting Exchange Register information, the Data Protection Notice and the Employers Liability Tracing Office (ELTO) information.

## Fair Presentation of Risk

This Policy is a legal contract.

You have a duty to make a fair presentation of the risk which is covered by this Policy therefore You should ensure that any information You have provided to Us and the content of any Statement of Fact is accurate and complete.

You must also tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date or if the Business ceases to trade.

If You do not comply with Your duty to make a fair presentation of the risk, Your Policy may not be valid or the Policy may not cover You fully or at all - see General Policy Condition Alteration of Risk and Fair Presentation of Risk for full details of cover restrictions.

If You are not sure whether certain facts are relevant please ask Your insurance adviser.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance broker.

# Residential Property Owners Statement of Facts

**Policy Number** [REDACTED]

**Quote Ref:** [REDACTED]

## Summary of cover

A summary of the cover provided by your policy is available on request from your insurance advisor. A specimen copy of the policy wording is also available on request.

## PROPOSER DETAILS

Full Name of Insured	Mr Pratap Gadher
Business (company) name or Trading Name	Mr Pratap Gadher
Correspondence Address	203 PRESTON HILL, HARROW, HA3 9UL
Your e-mail address	Cgadher@securesol.net
Your daytime telephone number	[REDACTED]
Your mobile telephone number	[REDACTED]

**Please note that cover for subsidiary companies**

## BUSINESS

Business Description	Property Owner and no other for the purposes of this insurance
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## ABOUT YOU

Have you or any of your Partners or Directors in the Business:

(a) been convicted or charged (but not yet tried) or given an official police caution in respect of any criminal offence other than a motoring offence?	No
(b) been declared bankrupt or insolvent or are subject to any current bankruptcy or insolvency proceedings?	No
(c) been prosecuted or received notice of any intended prosecution under the Consumer Protection Act, Food Safety Act, Health and Safety At Work Act (1974) or similar legislation?	No
(d) any outstanding County Court Judgment(s) or Sheriff Court Decree(s)?	No
(e) been the subject of a recovery by HM Revenue & Customs?	No

## YOUR INSURANCE HISTORY

Have you or any of your Partners or Directors in the Business:

(a) had any insurance proposal refused or declined?	No	[REDACTED]
(b) had any insurance cancelled or renewal refused?	No	[REDACTED]
(c) had any increased or special terms applied to any business insurance?	No	
(d) any current or ongoing or potential matters that could give rise to any legal or contractual disputes?	No	

# Residential Property Owners Statement of Facts

Policy Number

Quote Ref:

## LOSSES

In the last 5 years have you had any losses or incidents that have, or could have given rise to claims at properties which are not insured under this policy?

No

## ABOUT YOUR PROPERTY(IES)

You meet all statutory requirements and regulations in the ownership of the properties insured by this Policy

Agree

## ABOUT THE PREMISES - (PROPERTY 1)

### Sum Insured

Address of Property to be insured

36 SUNNINGFIELDS ROAD, LONDON, NW4 4RL

Date this Property was purchased

01/10/2005

Approximate year this Property was built

1900 - 1944

Type of property to be insured

Flats (Converted)

Is the premises to be insured located above Commercial premises?

No

Is this an individual flat?

No

Are the floors in the property constructed of timber or concrete?

Timber

Is the Property of Standard Construction?

No

What percentage of the building is of non standard construction?

more than 25%

Is the property listed or subject to a preservation notice?

No

Had any losses or incidents at this premises whether insured or not that have or could have given rise to claims within the last 3 years?

No

Who occupies the property?

Private Rental/Professional

The property:

(a) is heated by fixed systems

Agree

(b) is in a good state of repair and regularly maintained

Agree

(c) is situated amongst other properties all of which are in a good state of repair

Agree

(d) is not due to undergo major refurbishment during the currency of this insurance

Agree

(e) under the terms of your tenancy agreement you do not allow cooking in the property (other than in designated kitchen areas)

Agree

(f) The property meets all current legal requirements for the installation of smoke alarms

Yes

# Residential Property Owners Statement of Facts

Policy Number [REDACTED]

Quote Ref: [REDACTED]

## ABOUT THE PREMISES - (PROPERTY 1) (CONTINUED)

(g) is in an area with a history of flooding	Disagree
(h) is not normally unoccupied for a period greater than 30 days	Agree
Building Sum Insured	[REDACTED]
Declared Value	Not Applicable
Is subsidence cover required?	Yes
This property is not in an area which is susceptible to subsidence, heave or landslip	Agree
This property has not previously suffered from subsidence, heave or landslip or been underpinned?	Agree
Neither this or any adjacent property show any obvious signs of damage by subsidence, heave or landslip	Agree
Neither this or any adjacent property show any visible signs of cracking	Agree
This property is not erected on made up ground e.g filled pits, rubbish tips	Agree
Is Accidental Damage Cover Required?	No
Contents of common parts	Not Insured
Extended to include Landlords contents in individual Residential units	Not Insured

## LOSS OF RENTAL INCOME & ALTERNATIVE ACCOMMODATION COSTS - (PROPERTY 1)

	Sum Insured Requested
Annual Loss of Rental Income for the Maximum Indemnity Period	[REDACTED]
Rental Income Maximum Indemnity Period	[REDACTED]

## INTERESTED PARTIES

There are no interested parties

## LIABILITY

	Limit of Indemnity
Public and Products Liability Indemnity Limit Selected	[REDACTED]
Optional Extension - Employers Liability	Not Operative

## LEGAL EXPENSES

Limit any one incident

Do you wish to extend the standard Legal Expenses cover to include cover for Rent Protection?

**Policy Number** [REDACTED]

**Quote Ref:** [REDACTED]

## **Employers Liability Tracing Office (ELTO)**

In accordance with the Employers Liability Insurance: Disclosure by Insurers Instrument 2010 made by the Financial Services Authority (FSA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers

## **Dedclaration**

I/We confirm

(a) if any answer has been supplied by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I/we have supplied in this Statement of Facts about other persons is given with their knowledge and authorisation

(b) my/our understanding that a fair presentation of the risk, which is information that may influence the company in the acceptance and terms provided, has been made, disclosed and recorded and that if true answers have not been given that the insurance may not protect me/us in the event of a claim

(c) my/our understanding that you will pass the information on this form and about any incident to IDS Ltd. so that they can make it available to other insurers

(d) That we have seen or have been given the opportunity to see a copy of the full policy wording and agree to accept and conform to the terms conditions and exceptions of the Policy and to pay the premiums due

(e) understanding that my/our personal details will be passed to or used by member companies of the insurers and to third parties such as claims administrators, loss adjusters or fraud investigators for the purpose of my/our insurance (for example underwriting processing and claims handling)

(f) my/our consent to the information given in this form and any information you may obtain from Fraud prevention agencies or information received with any subsequent claim I/we may make being used in the manner set out under 'How we use your information and who we share it with' above

## **Payment of Your Premium**

Your Insurance broker will advise You how You can pay Your premium and will let You know if there are any fees or charges applicable.

## **Important Information including Claims, Complaints and Cancellations**

Although this insurance is administered on behalf of Your Insurer by iprism Underwriting Agency Limited, Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Policy Number [REDACTED]

Quote Ref [REDACTED]

## Customer Complaints

We hope that You are extremely happy with Your iprism Policy but We do recognise that on occasions things can go wrong. If Your complaint is about the way Your Policy was sold to You please contact Your insurance broker who arranged Your Policy for You. Their address and telephone number are shown on Your Policy Schedule.

## Contacting Your Insurer

If You have a complaint about Your Insurer or a claim please contact Your Insurer directly. Their contact details can also be found on Your Policy Schedule.

Once Your Insurer has received Your complaint they will;

- Send an acknowledgment of Your complaint within 5 working days of receiving it and notify You of the name of the person managing Your complaint
- Respond in full to Your complaint within 8 weeks. If this is not possible for any reason they will write to You to explain why they have not been able to settle the matter quickly. They will also let You know when they will contact You again.

## If you are still dissatisfied

If You remain dissatisfied, and Your insurer subscribes to the service, You may refer Your complaint to the Financial Ombudsman Service (FOS);

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. The Financial Ombudsman Service can only consider Your complaint if Your Insurers have given You their final decision. & Telephone 0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123

In writing to Financial Ombudsman Service, Exchange Tower, London. E14 9SR.

By e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service (FOS) is available to consumers. Their service is also open to businesses employing fewer than 50 persons that have an annual turnover of less than £6.5 million or balance sheet total of less than £5 million, charities with an annual income of less than £6.5 million or the trustee of a trust with a net asset value of less than £5 million

Further information is provided at [www.iprism.co.uk/client-info](http://www.iprism.co.uk/client-info) for details about:

- iprism and what We do
- Claims and how to make a claim
- Complaints, including the Financial Ombudsman Service
- Cancellations and how to cancel Your Policy
- Data Protection and Privacy Policy
- Law and jurisdiction
- Telephone call recording
- Telephone call charges

iprism are dedicated to resolving Your complaint so if You have a complaint about iprism or wish to discuss a complaint You have with Your broker or Insurer, please contact the iprism customer services team;

Telephone 0333 005 1605

By e-mail [complaints@iprism.co.uk](mailto:complaints@iprism.co.uk)

In writing to Customer Services Manager, iprism Underwriting Agency Limited, 4th Floor, 10 Lower Thames Street, London. EC3R 6AF.

Policy Number [REDACTED]

Quote Ref: [REDACTED]

## Use of Language

Unless otherwise agreed the contractual terms and conditions and other information relating to this contract will be in English.

## Financial Conduct Authority

iprism Underwriting Agency Limited is authorised and regulated by the Financial Conduct Authority. You can check their website at [www.fca.org.uk](http://www.fca.org.uk) which includes a register of all the firms they regulate or You can phone them on 0800 111 6768 or 0300 500 8082.

## Financial Services Compensation Scheme (FSCS)

iprism and Your Insurers are covered by the Financial Services Compensation Scheme (FSCS) This means that You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends upon the type of business and the circumstances of the claim Further information about the scheme is available from the FSCS;

Telephone 0800 678 1100 or 020 7741 4100

By e-mail [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

In writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean. GL17 1DY.

Website [www.fscs.org.uk](http://www.fscs.org.uk)

If You telephone FSCS then please have any relevant correspondence to hand.

## Telephone Call Charges

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

## Telephone Call Recording

CALLS MAY BE MONITORED AND RECORDED AND MAY BE USED FOR FRAUD PREVENTION AND DETECTION AND FOR QUALITY CONTROL AND TRAINING PURPOSES.

## APPENDIX

**'p'**

## 36 Sunningfields Road NW4 4RL Flats Advertisement Schedule

Number	For which flat	Detail / description	Date of posting	Remarks
1	GF 1 bed flat	Shows detail of self-contained flat and shows photographs of the flat.  Current time stamp photos can be found in separate folder	08/05/2020	\ADVERTS BY FLAT\GF 1 BED FLAT  File name: 1.2020-08-05 SpareRoom Advert GF 1 Bedroom.pdf
2	GF Rear Studio flat	Not an advert but an invoice for a introduction of tenancy from PR Residential – The flat was advertised by PR Residential and invoice shows the full address of the property let.	30/07/2015	\ADVERTS BY FLAT\GF REAR STUDIO FLAT  File name: 2.2014 PR Residential GF Rear Studio referral Invoice0001.pdf
3	GF Rear Studio flat	An email to David Key estate agents to advertise the studio flat which shows pictures of the studio flat.  Advert photos can be referenced to current time stamp photos of the studio.	02/09/2014	\ADVERTS BY FLAT\GF REAR STUDIO FLAT  File name: 3.2014 Email to David Key with Photos.pdf
4	GF Rear Studio flat	Advertised on OpenRent. Give details of the studio clarifying access route and opens up to garden / paved area of garden. Shows a map of the location of house.  Advert photos can be referenced to current time stamp photos of the studio.	2016	\ADVERTS BY FLAT\GF REAR STUDIO FLAT  File name: 4.2016 OpenRent Studio Advert.pdf  See additional file for purchase of this advert: OpenRent Purchase Natwest statement.pdf

<b>5</b>	GF Rear Studio flat	<p>Gives a detail description of the studio as a self-contained unit.</p> <p>Advert photos can be referenced to current time stamp photos of the studio.</p>	04/12/2019	<p>\ADVERTS BY FLAT\GF REAR STUDIO FLAT</p> <p>File name: 5.2019-12-04 SpareRoom Advert GF Rear Studio.pdf</p>
<b>6</b>	2 <sup>nd</sup> Floor LOFT Studio	<p>An email from PR Residential of booked viewings. They advertised the property directly at their cost and we did not see these details. Email details the property briefly</p>	06/01/2016	<p>\ADVERTS BY FLAT\2ND FLOOR LOFT STUDIO</p> <p>File name: 6.2016 PR Residential loft studio Email - Studio Flat Advert and booking for viewings.pdf</p>
<b>7</b>	2 <sup>nd</sup> Floor LOFT Studio	<p>Gives a detail description of the studio as a self-contained unit.</p> <p>Advert photos can be referenced to current time stamp photos of the studio.</p>	29/11/2016	<p>\ADVERTS BY FLAT\2ND FLOOR LOFT STUDIO</p> <p>File name: 7.2016-11-29 SpareRoom Advert Loft.pdf</p>
<b>8</b>	2 <sup>nd</sup> Floor LOFT Studio	<p>Gives a detail description of the studio as a self-contained unit.</p> <p>Advert photos can be referenced to current time stamp photos of the studio.</p>	01/08/2018	<p>\ADVERTS BY FLAT\2ND FLOOR LOFT STUDIO</p> <p>File name: 8.2018-08-01 SpareRoom Loft Advert.pdf</p>
<b>9</b>	2 <sup>nd</sup> Floor LOFT Studio	<p>Gives a detail description of the studio as a self-contained unit.</p> <p>Advert photos can be referenced to current time stamp photos of the studio.</p>	29/04/2019	<p>\ADVERTS BY FLAT\2ND FLOOR LOFT STUDIO</p> <p>File name: 9.2019-04-29 SpareRoom Loft Studio Advert.pdf</p>
<b>10</b>	1 <sup>st</sup> Floor Bedsits	<p>Gives description of the room being advertised and specifies shared facility with one other room.</p>	06/04/2017	<p>\ADVERTS BY FLAT\1ST FLOOR BEDSITS</p> <p>File name: 10.2017-04-06 SpareRoom 1st Floor 1bed Advert.pdf</p>

		Advert photos can be referenced to current time stamp photos of the bedsit / shared facilities.		
<b>11</b>	1 <sup>st</sup> Floor Bedsits	<p>Gives description of the room being advertised and specifies shared facility with one other room.</p> <p>Advert photos can be referenced to current time stamp photos of the bedsit / shared facilities.</p>	08/04/2018	<p>\ADVERTS BY FLAT\1ST FLOOR BEDSITS</p> <p>File name: 11.2018-04-08 SpareRoom 1st Floor 1 bedoom advert.pdf</p>
<b>12</b>	1 <sup>st</sup> Floor Bedsits	<p>Gives description of the room being advertised and specifies shared facility with one other room.</p> <p>Advert photos can be referenced to current time stamp photos of the bedsit / shared facilities.</p>	02/10/2018	<p>\ADVERTS BY FLAT\1ST FLOOR BEDSITS</p> <p>File name: 12.2018-10-02 SpareRoom 1st Floor 1 bedroom Advert.pdf</p>

[← Back to my posted ads](#)

## Splendid 1 Bedroom Ground Flat

[Ad Details](#)
[Message](#)
[Call](#)

Ad ref: 15269989

[Saved - remove ad](#)
[Share](#)


==Rent Reduced-factoring Covid Situation==

Fantastic self contained one bedroom modern apartment, located on the ground floor. Separate kitchen and reception, with fully fitted kitchen including gas hob, electric oven, fridge freezer and gas central heating system. Laminate/wooden floors in reception area with carpeted bedroom. New floors installed in both kitchen and wc / bathroom.

There is a large garden at the rear of property.

Rent includes all bills; council tax, electricity, gas, water and fibre 100Mbps + broadband.

Great location within 2 min walk to Middlesex University and within an easy walk of all amenities on Brent Street. Excellent for buses and within easy reach of Hendon Central tube. Available for booking now and ready to move in from 15 August 2020.

Call to book a viewing.

Flat to rent

Hendon

NW4 (View info)

Hendon Central Station

⬇️ (10-15 minutes walk)

[Tube Map \(London Underground/Rail\)](#)

£ [redacted] pcm (whole property)

This advert is for a 1 bed flat.



Availability

Available	Now
Minimum term	None
Maximum term	None
• Short lets considered	

Extra cost

Security deposit	£0
------------------	----

Amenities

Furnishings	Part Furnished
Parking	No
Garage	No
Garden/terrace	Yes
Balcony/Patio	No
Disabled access	No

New tenant preferences

Smoking OK?	Yes
Pets OK?	No
Occupation	Don't mind
References?	Yes

Contact the advertiser

The advertiser is not currently accepting applications

Similar ads you might like



#### Report this ad



We have staff moderating our ads 7 days per week, to keep quality high. Please help us in our job and let us know if there is any problem with this ad, for example:

- The photos are not of the room advertised
- The description is misleading
- The ad is generic rather than for a specific available room
- The advertiser is not a live out landlord

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[Follow us:](#)    



Mr Pratap Gadher  
36 Sunningfields Road,  
Hendon, London NW4 4RL

## **INVOICE**

<b>Invoice No.:</b>	001250
<b>Invoice Date:</b>	30 <sup>th</sup> July 2015
<b>Due Date:</b>	
<b>VAT Reg. No.:</b>	
<b>Property Ref.:</b>	
<b>Property Address:</b>	Rear Studio Flat, 36 Sunningfields Road, Hendon, London NW4 4RL

	£
<b>Commission – As Agreed</b>	
Tenants: Miss Natsuki Horikane and Miss Shoko Takamatsu	
Tenancy: from 30 <sup>th</sup> September 2014 to 29 <sup>th</sup> September 2015	
<b>Sub Total</b>	
<b>VAT @ 20%</b>	
<b>Total</b>	

*It is a requirement by law that gas certificates are in place for all your properties let. If you need any assistance please do not hesitate to contact us.*

**P & R Residential Estate Agents**  
159 Brent Street, Hendon, London, NW4 4DH  
Tel: 0208 201 7026 fax: 0208 201 7027 e-mail: [info@prresidential.co.uk](mailto:info@prresidential.co.uk)  
[www.prresidential.co.uk](http://www.prresidential.co.uk)

1

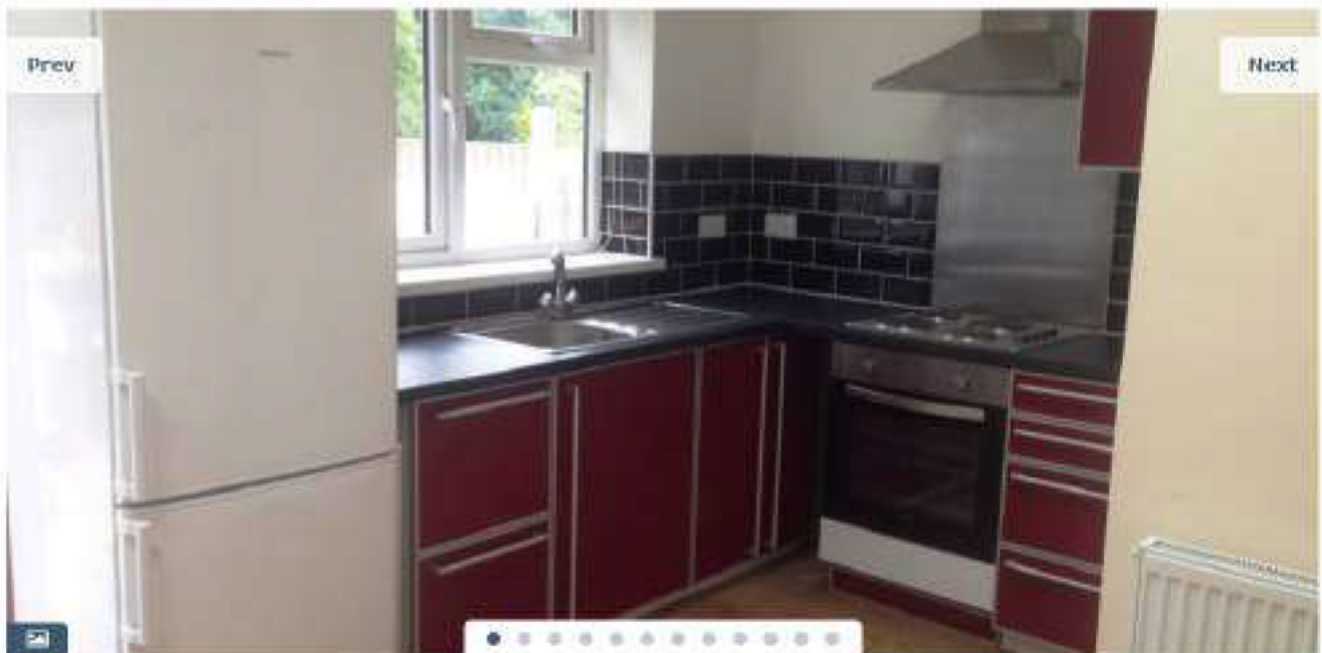
Tenant Enquiry  
View

Duplicate My Listing

Use this advert as a template for a new advert.

**Let Agreed - This property is no longer available for rent**  
This property has now been taken off the market (as of 30 October 2016).

See Available Properties In This Area



## Studio Flat, Sunningfield Road, NW4

### Overview

Location:	London	Bedrooms:	1
Bathrooms:	1	Maximum Tenants:	2

### Description

**Note: This OpenRent Property Is No Longer Available For Rent.**  
Description below is only for reference, and you can no longer book a viewing or contact this private landlord.

☆ Favourite

£ [REDACTED]  
Per Month

- ✓ No admin fees
- ✓ No hidden charges

Ready to Rent Now? ⓘ

Rent Now

Next Steps

Message Landlord or Request Viewing

Property Reference:  
174512

#### STUDIO FLAT FOR FULL TIME STUDENTS ONLY

There is also a 1 bedroom flat at the same location for £1,000 pcm.

This is an immaculate studio with separate access onto a large paved area and garden access.

Studio is 3 mins from Middlesex University and 10mins from both Hendon Underground station (zone 3 Northern Line) and Hendon Overground station.

Fully furnished and ready to move in.

Rent is excluding bills and collected quarterly in advance.

No Pets please

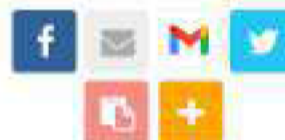
No agents.

Meet the landlord



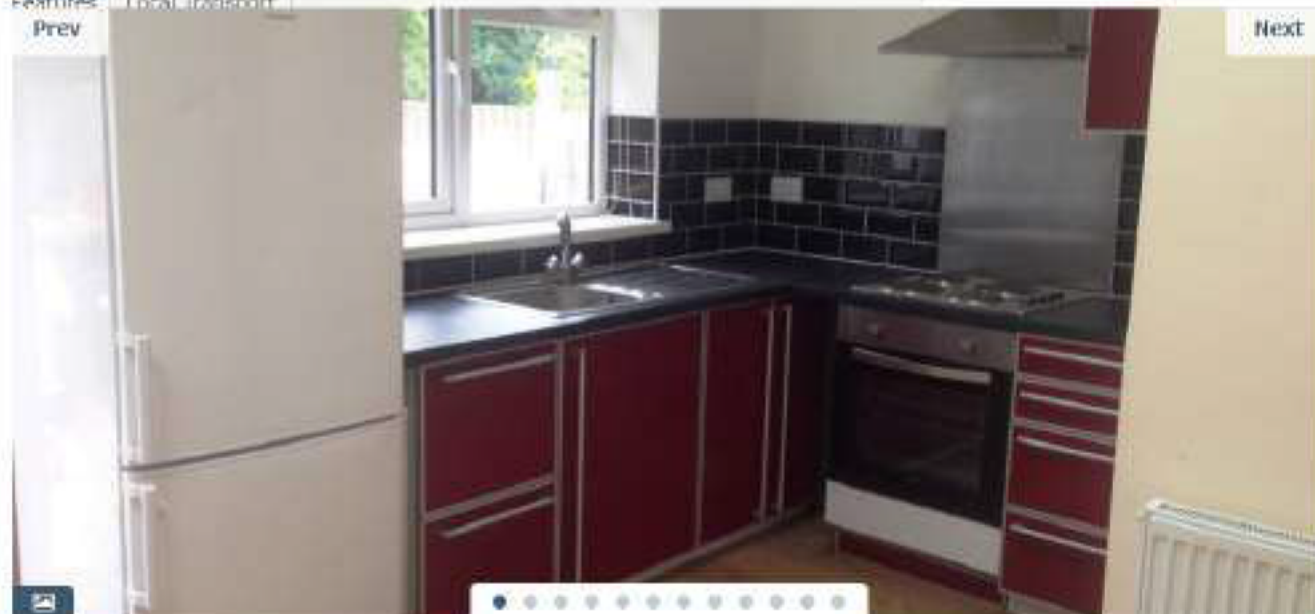
Chell G.

Share Property



Features  
Prev

Local Transport



Next



## Studio Flat, Sunningfield Road, NW4

### Overview

Location:	London	Bedrooms:	1
Bathrooms:	1	Maximum Tenants:	2

### Description

**Note: This OpenRent Property Is No Longer Available For Rent.**  
Description below is only for reference, and you can no longer book a viewing or contact this private landlord.

#### STUDIO FLAT FOR FULL TIME STUDENTS ONLY

There is also a 1 bedroom flat at the same location for £1,000 pcm.

This is an immaculate studio with separate access onto a large paved area and garden access.

☆ Favourite

£ [REDACTED]  
Per Month

Let Agent

✓ No admin fees

✓ No hidden charges

Ready to Rent Now? ⓘ

Rent Now

Next Steps

Message Landlord or Request Viewing

Property Reference:  
174512

Meet the landlord



Studio is 3 mins from Middlesex University and 10mins from both Hendon Underground station (zone 3 Northern line) and Hendon Overground station.

Fully furnished and ready to move in.

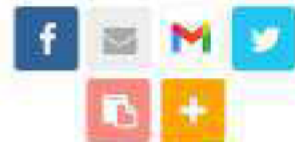
Rent is excluding bills and collected quarterly in advance.

No Pets please

No agents

Chill G.

Share Property



Features Local Transport

### Price & Bills

Deposit	£0.00
Rent PCM	
Bills Included	✗
Broadband	<a href="#">Prices &amp; Availability</a>

### Tenant Preference

Students Only	✓
Families Allowed	✗
Pets Allowed	✗
Smokers Allowed	✓
DSS Income Accepted	✗

### Availability

Available From	Today
Minimum Tenancy	12 Months

### Features

Garden	✓
Parking	✗
Fireplace	✗
Furnishing	Furnished
EPC Rating	Currently Being Obtained





Have a landlord friend? Invite them for a free trial and you'll get £29 of Free Advertising!

[Refer Landlord](#)



# Immaculate Studio 3 mins from Middlesex University

[Ad Details](#)[Message](#)[Call](#)

Ad ref# 6655770

[Mark as unsuitable](#)[Save](#)[Share](#)

No Deposit on this flat! Self Contained Studio on ground floor with patio access to Garden! Priced to let immediately.

Note: Bunk bed has been removed and we have a Queen Size bed at present. Bunk bed available if required. New photo will be placed soon.

This studio apartment comes with 2 very large skylight windows and a large paved area with ample use of garden. There is a fully fitted ALNOS Kitchen with integrated appliances. There is also a full standing fridge freezer. This studio is on the ground floor with garden facing access door.

The studio is 3 minutes walk to Middlesex university and about 12-15 minutes from Hendon Central Station (Zone 3). Hendon Rail station is also 12-15mins away. There are many shops nearby - 5 mins walk to Church road and Brent street including banks, post office and supermarkets.

Rent is INCLUSIVE of all bills and comes to £780 per month. There is no additional bill at the property. There is no minimum months to stay.

Reference checks will be carried out.

Note: bills cannot be changed to tenants name - I've been asked this question so best to clarify here.

No agents please.

## Flat to rent

Hendon

NW4 [\(View info\)](#)

Hendon Central Station

🚶 (10-15 minutes walk)

[Tube Map](#) (London

[Underground/Rail\)](#)

██████████ whole property

This advert is for a Studio flat

[View on a map](#)



## Availability

Available	Now
Minimum term	None
Maximum term	None
• Short lets considered	

## Extra cost

Security deposit	£0
------------------	----

## Amenities

Furnishings	Furnished
Parking	No
Garage	No
Garden/terrace	Yes
Balcony/Patio	Yes
Disabled access	No

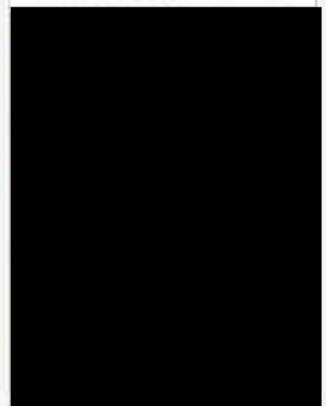
## New tenant preferences

Smoking OK?	No
Pets OK?	No
Occupation	Don't mind
References?	Yes

[Contact the advertiser](#)

**i** This advertiser is not currently accepting applications

Similar ads you might like



Next block viewing is on Wednesday 18th December 2019  
between 1-2pm.

Kindly call to book a viewing

#### Report this ad



We have staff moderating our ads 7 days per week, to keep quality high. Please help us in our job and [let us know](#) if there is any problem with this ad, for example:

- The photos are not of the room advertised
- The description is misleading
- The ad is generic rather than for a specific available room
- The advertiser is not a live out landlord

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FAQ  
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Follow us:    



+ Add caption

Promote your ad

Share on Facebook

Via Messenger

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Tweet

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Door in middle leads to bathroom



Bunk bed removed. Queen size bed pr



+ Add caption



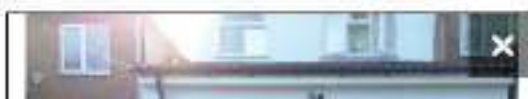
+ Add caption



Can be changed to double or single b



+ Add caption





+ Add caption



Entrance

Tap and hold to reorder photos

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Call us on 0161 768 1162  
Mon to Fri 9am - 8.30pm  
Weekends: 10am - 7.30pm  
FAQ  
Press Office  
Follow us: @ YouTube Twitter Facebook

Chirag Gadher

---

From: Chirag Gadher  
Sent: 02 September 2014 15:55  
To: [REDACTED]  
Subject: RE: Studios in Hendon - Rear Extension Studio - Set 1 of 2  
Attachments: IMG\_6007.JPG; IMG\_5998.JPG; IMG\_5999.JPG; IMG\_6001.JPG

Ray, Please accept my apologies.

I have two studios and here are the pictures.

Currently there are people living there so best to have block viewings on either a Saturday – first being 13<sup>th</sup> Sep or a Thursday ie 11<sup>th</sup> at about 6.30/7pm.

Please do not put these on any other website but its for your use only to show prospective tenants.

Rear Extension studio: has full use of the garden but not exclusive use. They have a large paved area as well.

Thanks

Regards,

Chirag Gadher | Director



106 Dorchester Way, Harrow, London HA3 9RB

T: +44 (0)20 7101 9289 M: +44 (0)7809 330 024 E: [cgadher@securesol.net](mailto:cgadher@securesol.net)

India Offices T: +91 265 3248749 M: +91 78787 95456

Vadodara : 3-A, Dahiba Nagar, Manjalpur, Vadodara-11, Gujarat

Ankleshwar : 104-105, Anmol Plaza II, opp GIDC bus stop, Gujarat

Consider the environment before you print

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From: [REDACTED] [mailto:[REDACTED]@david-key.com]  
Sent: 02 September 2014 12:44  
To: Chirag Gadher  
Subject: Studios in Hendon

Hi Chirag,

I have still not received the pictures of the properties that you would like to rent. To save you the trouble I could go to the property and take some new pictures so that we can get your properties let. Please advise on what you would like me to do.

I look forward to your reply

Many Thanks,

Lettings Relocations Consultant



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**Office Tel:** (020) 3640 7744

**Mobile:** [REDACTED]

**Email:** [REDACTED] [@David-Key.com](mailto:[REDACTED]@David-Key.com)



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# Large Studio w/ Juliet Balcony

[Ad Details](#)[Message](#)[Call](#)

Ad ref# 10750066

[Mark as unsuitable](#)[Save](#)[Share](#)

Dining / Living area / Juliet Balcony



This is an immaculate large self contained studio apartment with two sky lights and a Juliet Balcony, ample of sunlight and smart ecofriendly LED lighting across the flat.

"Largest Kitchen I've ever seen in a Studio!"

There is a fully fitted Benchmark Kitchen with integrated appliances. There is also a full free standing fridge freezer. The room is partly carpeted in the bed area. There is a double bed and double wardrobes with a large study desk and chair.

Location is on the 2nd floor with separate entrance. None of the space is shared but is exclusive use for the studio tenants.

The studio is 2 minutes walk to Middlesex University. Its an excellent student let which is very bright and very warm. There is extra insulation on the walls which keep the studio extremely warm in winter.

Brent Street is a 5 mins walk and Hendon central is a 10 mins walk away. The studio is in a quiet residential area yet close to all amenities.

The studio is available from 01 May 2020. Summer school student let is welcome.

Rent is collected quarterly in advance and is inclusive of bills.

100Mb+ wifi available in the property. Exclusive water heating system only for studio flat.

Please call to arrange for a viewing.

No agents please

## Flat to rent

Hendon

NW4 (Area info)

Hendon Central Station

🚶 (10-15 minutes walk)

Tube Map (London Underground/Rail)



(whole property)

This advert is for a Studio flat

View on a map



## Availability

Available:	Now
Minimum term:	None
Maximum term:	None
• Short lets considered	

## Extra cost

Security deposit:	£0
-------------------	----

## Amenities

Furnishings:	Furnished
Parking:	No
Garage:	No
Garden/terrace:	Yes
Balcony/Patio:	Yes
Disabled access:	No

## New tenant preferences

Smoking OK?	No
Pets OK?	No
Occupation:	Student
References?	Yes

[Contact the advertiser](#)

The advertiser is not currently accepting applications

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#### Report this ad



We have staff moderating our ads 7 days per week, to keep quality high. Please help us in our job and let us know if there is any problem with this ad, for example:

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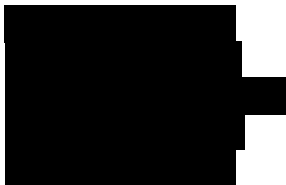
Chirag Gadher

---

From: P & R Residential <lettings@prresidential.co.uk>  
Sent: 06 January 2016 14:59  
To: Chirag Gadher  
Subject: Letting

Hi Chirag,

These people tomorrow coming between 6.30 to 7pm as we agreed. I texted them your phone number so they will call you when they get there.



Regards,



159 Brent Street, Hendon,  
London, NW4 4DH  
Tel: 0208 201 7026 fax: 0208 201 7027  
e-mail: [info@prresidential.co.uk](mailto:info@prresidential.co.uk)  
[www.prresidential.co.uk](http://www.prresidential.co.uk)

---

From: Chirag Gadher [mailto:cgadher@securesol.net]  
Sent: 05 January 2016 09:58  
To: info@prresidential.co.uk  
Subject: Letting



Happy new year and I hope you are well.

We have a studio available at 36 Sunningfields Road, Hendon NW4 4RL.

We are advertising for approx. £900 pcm exclusive of bills but will accept region of £850

I'm looking for full time students. I would accept young working professional up to Sept 2016 and after this get full time students as the academic year starts in Oct. Let me know if you have any prospective tenant and we can arrange a block viewing. I've attached pictures of the studio. Its in the loft, separate entrance.

Please email me to confirm you have received this email.

Thank you.

Regards,

Chirag Gadher | Director



203 Preston Hill, Harrow, London HA3 9UL

T: +44 (0)20 7101 9289 M: +44 (0)7809 330 024 E: [cgadher@securesol.net](mailto:cgadher@securesol.net)

India Offices T: +91 265 3248749 M: +91 78787 95456

Vadodara : 3-A, Dahiba Nagar, Manjalpur, Vadodara-11, Gujarat

Ankleshwar : 104-105, Anmol Plaza II, opp GIDC bus stop, Gujarat

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# Large Studio w/ Juliet Balcony

[Ad Details](#)[Message](#)[Call](#)

Ad ref# 10750066

[Mark as unsuitable](#)[Save](#)[Share](#)

Dining / Living area / Juliet Balcony



This is an immaculate large self contained studio apartment with two sky lights and a Juliet Balcony, ample of sunlight and smart ecofriendly LED lighting across the flat.

There is a fully fitted Benchmark Kitchen with integrated appliances. There is also a full free standing fridge freezer. The room is partly carpeted in the bed area. There is a double bed and double wardrobes with a large study desk and chair.

Location is on the 2nd floor with separate entrance. None of the space is shared but is exclusive use for the studio tenants.

The studio is 2 minutes walk to Middlesex University. Its an excellent student let which is very bright and very warm. There is extra insulation on the walls which keep the studio extremely warm in winter.

Brent Street is a 5 mins walk and Hendon central is a 10 mins walk away. The studio is in a quiet residential area yet close to all amenities.

The studio is available from 01 December 2016

Rent is collected quarterly in advance and is inclusive of bills.

100Mb + wifi available in the property. Exclusive water heating system only for studio flat.

Please call to arrange for a viewing.

No agents please.

## Flat to rent

Hendon

NW4 (Area info)

Hendon Central Station

(10-15 minutes walk)

Tube Map (London Underground/Rail)

(whole property)

This advert is for a Studio flat



## Availability

Available	Now
Minimum term	None
Maximum term	None
• Short lets considered	

## Extra cost

Security deposit	£0
------------------	----

## Amenities

Furnishings	Furnished
Parking	No
Garage	No
Garden/terrace	Yes
Balcony/Patio	Yes
Disabled access	No

## New tenant preferences

Smoking OK?	No
Pets OK?	No
Occupation	Student
References?	Yes

## Contact the advertiser

The advertiser is not currently accepting applications

## Similar ads you might like





We have staff moderating our ads 7 days per week, to keep quality high. Please help us in our job and let us know if there is any problem with this ad, for example:

- The photos are not of the room advertised
- The description is misleading
- The ad is generic rather than for a specific available room
- The advertiser is not a live out landlord

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