

3.3 Services

3.3.1 To pay for (direct to the relevant authority or supplier) all gas, electricity, fuel and oil which is consumed or supplied on or to the Premises and for all telephone calls made throughout the Term, and the amount of all rentals and standing charges for gas, electricity, fuel oil, and or the provision of a telephone line throughout the Term.

3.3.2 To pay the amount of the television licence fee [and of any charges for cable or satellite television services for the Premises] throughout the Term.

3.3.3 To ensure that all accounts issued by the relevant authorities or suppliers are issued to and made out to the Tenant for the duration of the Term. Where the Tenant allows, either by default of payment or specific instruction, the utility or other services to be cut off, whether during or at the end of the Term, the Tenant is to pay, or be liable to pay, the costs associated with reconnecting or resuming those services.

3.4 Repair

Sections 11-14 of the Landlord and Tenant Act 1985 (as amended) apply to the agreement. These require the Landlord to keep in repair the structure and exterior of the Premises and keep in repair and proper working order the installations in the Premises for the supply of water, gas, electricity, sanitation and for space and water heating. It is the Tenant's obligation to:

3.4.1 Advise the Landlord promptly of any defects and disrepair in or at the Premises for which the Landlord is liable;

3.4.2 In case of disrepair the tenant agrees to comply with the disrepair protocol 1993. In the case of alleged landlords failure to maintain or carry out repairs, then five days after the first notice to the landlord to repair tenant agrees he must write to the landlord listing clearly the repairs required and the letter must be sent by recorded delivery to the landlord.

3.4.3 Keep the interior of the Premises and the paint, wallpaper and decorations, fireplaces, window fittings, sash cords, glass doors, and door furniture in good, clean, and tenantable repair and condition;

3.4.4 Keep cleansed and free from obstruction all gutters, down pipes, drains, sanitary apparatus, water and waste pipes;

3.4.5 Make good promptly all damage and breakages to the Premises and to the items listed in the Inventory that may occur during the Term that are the responsibility of the Tenant (with the exception of fair wear and tear and accidental damage by fire), and to inform the Landlord of any such work undertaken;

3.4.5 Replace promptly all broken glass with the same quality glass where the Tenant, his family or visitors caused the breakage;

3.4.6 Clean all the windows of the Premises both inside and outside at least once in every two calendar months of the Term and at the end of the Term;

3.4.7 Keep the Premises well and sufficiently aired and warmed at all times during the Term and to take all such precautions as may be reasonably necessary to prevent water pipes, sinks, WCs, and cisterns within the Premises becoming damaged by frost; and in the event of any damage being so caused by the Tenant's failure, to take such precautions to make good such damage at the Tenant's own expense;

3.4.8 Use reasonable endeavours to keep the Premises free from pests and vermin, and to advise the Landlord promptly of any infestation of insects, vermin, wet or dry rot, or of any disrepair which if continued might cause further damage to the Premises or a danger to any person;

3.4.9 Preserve the fixtures and other items listed in the Inventory from being destroyed or damaged and not to remove them from the Premises unless by written permission is obtained from the Landlord;

3.4.10 Return the premises in the condition received or reimburse the Landlord, at the end of the Term, the reasonable costs of the professional washing and cleaning of any carpets, curtains, linens, upholstery and similar articles which become soiled during the Term where it is reasonable for the Landlord to incur such costs; and

3.4.11 Keep the front yard and back garden of the Premises clean and tidy and to keep the flower beds free from weeds and hedges trimmed, and not to lop, top, cut down, remove, or otherwise injure any trees, shrubs, or plants growing upon the Premises, or to alter the general character of the garden and throughout the whole of the Term to cultivate the garden in a reasonable manner according to the season of the year.

3.5 Decoration and Alterations

3.5.1 Not to make any alterations or additions to the Premises either internally or externally whether structural or otherwise.

3.5.2 Not to make any alterations or additions to or tamper or interfere with the electric, gas, or plumbing systems, installations, or meters in or serving the Premises without prior written consent of the Landlord.

3.5.3 Not to carry out any re-decoration of the Premises or any part thereof without prior written consent of the Landlord.

3.5.4 Not to do anything or omit to do anything upon the Premises which shall cause damage to or deterioration of its internal or external surfaces or to the coverings or decorations of those surfaces [save that the Tenant shall be permitted to hang a reasonable number of pictures provided that they are hung using good quality picture hooks, and that at the end of the

Term the walls are made good to the reasonable satisfaction of the Landlord].

3.5.5 Not to place or exhibit any notice board or notice or sign visible from outside the Premises advertising any profession, trade, or business, or any goods or services.

3.5.6 Not to erect any television aerial, satellite dish, or radio mast, or install cable television, without the prior written consent of the Landlord. In the event of consent being given any equipment must be removed at the end of the Term, if required by the Landlord, and any damage to the Premises made good at the Tenant's expense.

3.6 Security and Keys

3.6.1 The Landlord's insurance does not cover the Tenant's possessions. The Tenant is responsible for arranging insurance cover for public liability and for personal belongings and effects brought onto the Premises.

3.6.2 Not to install or change or alter any locks [or security codes] at the Premises without the Landlord's prior written consent and to provide the Landlord with a set of keys [or the new codes] immediately upon replacement.

3.6.3 Not to leave the Premises unoccupied for any period whatsoever without locking and securing all windows and doors that permit access to the Premises.

3.6.4 Not to leave the Premises unoccupied or vacant for any period greater than 21 days at any one time without first giving written notice to the Landlord of the intention to do so.

N.B. Failure to comply with this obligation may lead to the Landlord treating the Premises as abandoned and the tenancy at an end (see clause 5.6.1 below)

3.7 Use of the Premises

3.7.1 To use the Premises only for the purpose of a private residence in the occupation of the Tenant.

3.7.2 Not to under let, share, or part with possession or occupation of the Premises or any part of it, nor take in any lodger or paying guest.

3.7.3 Not to assign the Tenancy without the prior written consent of the Landlord, such consent not to be unreasonably withheld by the Landlord who may, where it is reasonable to do so as a condition of such consent, require the Tenant to enter into a Guarantee of the assignee's compliance with the Tenant's obligations for the remainder of the fixed period of this agreement.

3.7.4 Not to use the Premises or allow the Premises to be used for any profession, business, or trade whatsoever, nor to use the Premises, or allow the Premises to be used, for any illegal, immoral, or improper purpose.

3.7.5 Not to keep or permit to be kept on the Premises, any animal, fish, reptile, or bird [without the previous written consent of the Landlord]. Such consent may be withdrawn in the event that the animal, fish, reptile, or bird causes damage to the Premises or a nuisance or annoyance to the Landlord or to the owners or occupiers of any nearby premises.

3.7.6 Not to do, or permit to be done, in or on the Premises, any act or thing which may be or become a nuisance or annoyance (this includes any nuisance or annoyance caused by noise) or cause damage or inconvenience to the Landlord or the Tenants or occupiers of any nearby premises

3.7.7 Details of the Landlord's insurance are provided with this Agreement. The Tenant shall not do, or permit to be done in or about the Premises, any act or thing which may render void or invalidate the insurance of the Premises or otherwise increase the ordinary premium for the insurance.

3.7.8 Not to use or keep in the Premises any type of stove, heater, or lamp burning paraffin (or any type of fuel oil), nor to use, or permit to be used, any electrical apparatus or other equipment of a type or in a condition which might endanger the Premises.

3.7.9 Not to obstruct any access to the Premises.

3.7.10 Not to engage any contractor or otherwise incur expenditure on behalf of the Landlord (except in case of emergency) without the prior written approval of the Landlord.

3.7.11 Not to keep, park, or store any boat, caravan, commercial or similar vehicle at or near the Premises.

3.7.12 To forward without delay to the Landlord any correspondence addressed to the Landlord which is delivered at the Premises, and to inform the Landlord promptly of any notice affecting the Premises which may be served on the Tenant or left on the Premises or otherwise comes to the attention of the Tenant.

3.8 Entry and Inspections

3.8.1 Upon being giving not less than 24 hours prior notice (except in the case of emergency when no notice shall be required), to permit the Landlord or the Landlord's contractors to enter upon the Premises at all reasonable times:



- (a) To examine the state and condition of the Premises;
- (b) For the purposes of repairing the Premises or carrying out any structural or other necessary repairs to the Premises that can only be carried out by having access to the Premises;
- (c) To view the Premises at reasonable hours in the day time with prospective Tenants or purchasers of the Premises.

3.9 Notice to Repair

3.9.1 Upon the Landlord giving the Tenant notice in writing specifying any repairs, re-decoration, cultivation, or other work required to be undertaken by the Tenant, and upon the Tenant failing to carry out the required works within 21 days of service of such notice, to permit the Landlord to enter upon the Premises and to carry out such repairs. The reasonable costs incurred by the Landlord in making such repairs shall be a debt due from the Tenant to the Landlord payable on demand.

3.10 Costs

3.10.1 To pay to the Landlord all reasonable costs and expenses (including VAT where the Landlord is not able to recover VAT) reasonably incurred by the Landlord (including but not limited to the costs and fees of the Landlord's solicitors and other professional advisers):

- (a) in respect of any action taken by the Landlord in connection with a breach by the Tenant of any obligation on the part of the Tenant contained in this agreement; and
- (b) In connection with all applications by the Tenant for any consent or approval of the Landlord required by the terms of this agreement, including those incurred in cases where consent is refused or the application is withdrawn.
- (c) The tenant shall indemnify the landlord for any legal costs to draft and serve section 8 or 21 notices. The tenant shall indemnify the landlord for any court and legal fees for possession proceedings.

3.11 The End of the Term and the Removal of the Tenant's Belongings

3.11.1 To give the Landlord reasonable prior notice if the Tenant intends to leave at the end of the fixed term of this agreement.

3.11.2 at the expiration or sooner determination of the Term:

- (a) to deliver up to the Landlord the Premises, and the items set out in the Inventory, free from rubbish and in such order, condition, and state as shall be consistent with the due performance of the obligations of the Tenant contained in this agreement;
- (b) not to remove any of the items listed in the Inventory from the Premises and to leave them in the several rooms and places as described in the Inventory or as found at the commencement of the Term; and

(c) To deliver to the Landlord all keys for the Premises on expiry of the Term and to pay all reasonable charges incurred by the Landlord in securing the Premises against re-entry where the keys are not returned.

4 LANDLORD'S AGREEMENTS

The Landlord agrees with the Tenant as follows:

4.1 Quiet Enjoyment

To permit the Tenant paying the rent under this agreement and performing and observing the various obligations on the part of the Tenant set out above, to hold the Premises peaceably without any interruption by the Landlord or any person lawfully claiming under or in trust for the Landlord.

5 MUTUAL AGREEMENTS

5.1.1 On the signing of this Agreement, the Tenant shall pay to the Landlord the Deposit as security for the Landlord in respect of:

- (a) Any rent or other payments due from the Tenant which remain unpaid;
- (b) Any damage to the Premises or the items listed in the Inventory for which the Tenant may be liable;
- (c) Any unpaid accounts for council tax, gas, electricity, fuel oil, or water consumed by the Tenant in the Premises, and any unpaid telephone charges;
- (d) Any other breach by the Tenant of the Tenant's agreements and obligations under this agreement;
- (e) Any sum repayable by the Landlord to the Local Authority where housing benefits have been paid directly to the Landlord;
- (f) Any costs, expenses, charges, or other monies payable by the Tenant to the Landlord under this agreement; and

(g) any reasonable costs incurred by the Landlord due to any cheque of the Tenant which does not clear, or in respect of any reasonable costs incurred by the Landlord by reason of any letter being sent to the Tenant due to rent arrears, or any other breach of the Tenant's obligations under this agreement.

5.1.2 If the Landlord does apply the Deposit. Or any part of it. As authorised above. The Tenant must at the Landlord's written request pay



the Landlord a further sum to restore the Deposit to the full amount stated in the Tenancy Particulars.

5.1.3 Subject to the provisions of clauses 3.11.3 or 5.1.2 above, the Landlord must return the Deposit or the balance of it to the Tenant as soon as reasonably practicable after the end of the Term. Before the Deposit is returned by the Landlord, the Tenant must demonstrate that bills for charges for council tax, gas, electricity, fuel oil, water, and telephone charges for which the Tenant is liable to pay during the Term have been paid.

5.1.4 Any interest earned on the Deposit may be retained by the Landlord.

The Deposit will not be used by the Tenant to offset any rent payable under the terms of this agreement.

5.2 Interest

5.2.1 In the event that any instalment of rent or any other money payable by the Tenant under this agreement is not paid within 14 days of the day on which it became due, then the same shall carry simple interest at the rate of 4 per cent per annum above the base rate of RBS plc for the time being in force, calculated on a daily basis from the date upon which the same became payable until the date of payment.

5.3 Recovery of Possession

5.3.1 The Landlord may bring a court action to recover possession of the Premises, even if any previous right to do so has been waived, if and whenever during the Term:

- (a) The Rent is outstanding for 14 days after becoming due whether formally demanded or not; or
- (b) There is a breach by the Tenant of any obligation or other term of this agreement; or
- (c) the grounds for possession in the Housing Act 1988 Schedule 2, Part I grounds 2 or 8, or any of the grounds in Part II of that Schedule other than grounds 9 or 16 apply (the said grounds are set out at schedule 3 to this agreement); or
- (d) the Tenant becomes bankrupt, has an administration order made in respect of his assets, has a receiver appointed, makes an arrangement for the benefit of his creditors, or has any distress or execution levied on his goods.
- (e) The landlord hereby gives prior notice to the tenant(s) that the landlord will require the let property for their own use after the fixed period has expired and possession may be required under ground 1 within the section 8 notice.

SPECIAL CONDITIONS

1. The Landlord may bring the tenancy to an end at any time before the expiry of the term (but not earlier than six months from the commencement date or date of this agreement whichever shall be the later) by giving to the Tenant not less than two months written notice

stating the Landlord requires possession of the premises. The Landlord reserves the right to use a section 21 possession notice.

2. The Tenant may bring the tenancy to an end at any time before the expiry of the term (but not earlier than six months from the commencement date or date of this agreement whichever shall be the later) by giving to the Landlord **not less than two months written notice**. This excludes vacation of the property within the months of December and January.

It is important that the tenant understands that should they wish to end the contract, the earliest that this can be done is by giving 2 months notice at the end of the fourth month – and therefore vacating the property at the end of the sixth month. The date of the notice must be the same date of the month as the contract falls on, - (i.e 5th, 11th, 20th etc. – if this date is missed, the notice period will then only be taken from the next month on this date.) This excludes vacation of the property within the months of December and January. Notices cannot be accepted within the months of December and January.

Tenant must note further, if there are joint tenants, i.e more than one tenant in the agreement only a single notice can be served upon the Landlord from all tenants in the agreement, multiple notices cannot be served. If any tenant(s) remain in possession of the premises after the expiry of a notice served by either the Landlord or tenant(s) all tenants collectively including any tenants which have vacated or are in possession will be all jointly and individually liable for rent of the entire premises until tenant(s) vacates with or without the need for court proceedings for eviction and possession of land from court bailiff. All rent and legal costs will be recovered through deposit held and any shortfall will be claimed through the court of law.

5.4 Suspension of Rent

5.4.1 If the Premises or any part of it shall at any time during the Term be destroyed or damaged by any risk that the Landlord is obliged to insure against under the terms of this agreement, the Rent (or a fair proportion of it by reference to the nature and extent of the damage) shall cease to be payable for so long as the Premises or any part of it remains unfit for use, provided that this shall not apply if the relevant policy of insurance is rendered void or avoidable, or payment of the whole or part of the insurance monies is refused, in consequence of some act or default on the part of or suffered by the Tenant.

5.5 Notices

5.5.1 Any notice or other document to be served on either of the parties under the terms of or in connection with this agreement shall be sufficiently served if it is left or delivered at, or sent by 1st class post or by recorded delivery addressed to:

- (a) The address of the party to be served as specified in the Tenancy Particulars; or

- (b) Such other address as may from time to time be notified in writing to the other party; or
- (c) (in the case of any notice which is to be served on the Tenant) the Premises.

5.5.2 Any notice or document of the kind referred to in this clause if sent by normal 1st class post or by recorded delivery, addressed as required above, shall be deemed to have been sufficiently served 48 hours after the time of posting (unless returned by the Post Office undelivered).

5.6 Abandonment

5.6.1 If it comes to the attention of the Landlord that the Premises have not been occupied by the Tenant for more than 21 days and the Tenant has not given the Landlord notice in accordance with clause 3.6.4 above, and if, following further investigation by the Landlord, the Landlord forms the belief, and has reasonable cause to believe, that the Tenant has ceased to reside at the Premises, the Landlord may treat the Premises as being abandoned by the Tenant and re-enter the Premises and thereby bring this agreement to an end. Such entry by the Landlord will not affect any right or rights the Landlord may have against the Tenant in respect of any subsisting breach by the Tenant of the Tenant's agreements and obligations under this agreement as at the date of the re-entry

5.7 Data Protection Act

The tenant(s) hereby consent the landlord and or landlords agent have authority To carry out credit checks and at any time throughout the period the tenant (s) have possession of the premises. This consent will extend to two years after possession has been conveyed if the landlord has been left with an unpaid debt by the tenant(s)

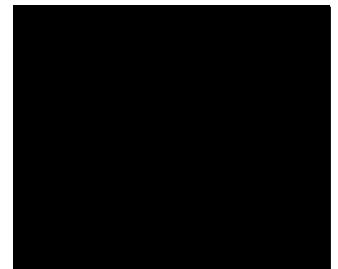
The tenant(s) hereby grant specific consent to the landlord and or landlords agent to have access to the tenant(s) housing benefit application or award.

5.7 General Provisions

5.7.1 If any term of this agreement is, in whole or in part, held to be illegal or unenforceable to any extent under any enactment or rule of law, that term or part shall to that extent be deemed not to form part of this agreement and the enforceability of the remainder of this agreement shall not be affected.

5.7.2 This agreement shall not operate to confer any rights on any third party and no person other than the parties to it may enforce any provision of this agreement by virtue of the Contracts (Rights of Third Parties) Act 1999.

TAKE NOTICE THAT THIS TENANCY AGREEMENT IS A BINDING DOCUMENT. IF YOU DO NOT UNDERSTAND THIS AGREEMENT OR ANYTHING IN IT, BEFORE YOU SIGN IT YOU SHOULD CONSIDER TAKING ADVICE FROM A SOLICITOR, CITIZENS ADVICE OR A HOUSING ADVICE CENTRE.



Additional provision if any:

1. NOT TO DRY ANY CLOTHES WITHIN THE FLAT, AND TO USE THE DRYER PROVIDED TO DRY CLOTHES.
2. NOT TO TAMPER IN ANY WAY WITH FIRE ALARM OR SMOKE DETECTORS.

[1] Signed by the Tenant

Date 23RD NOVEMBER

Full name(s) [1]

[2] Signed by (or on behalf of) the Landlord

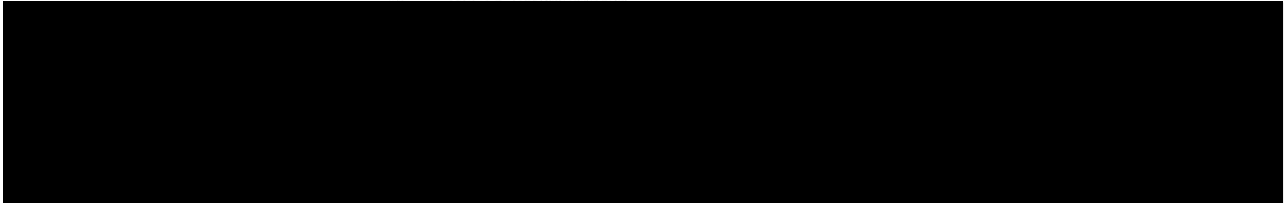
Name

Date

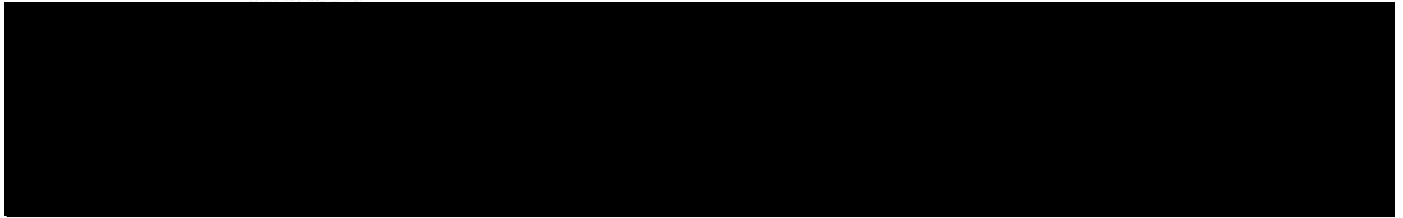
Property Owners Select Amendment Schedule

Please note that you must advise your insurance adviser of any changes to the risk and items to be covered.

An * indicates where changes have occurred.



Postal Address: 165 FRIERN BARNET LANE
LONDON
N20 0NN



Effective Date: 01/02/2016

Renewal Date: 05/06/2016 at 12.00 hrs

Business Description: PROPERTY OWNERS

The Premises:	Address	Postcode
A	3 ALEXANDER GROVE FINCHLEY LONDON	N12 8NU
B	FLATS A B AND C 165 FRIERN BARNET LANE WHETSTONE LONDON	N20 0NN

Property Damage All Risks Section

Insured

Property at Premises A

Item Description

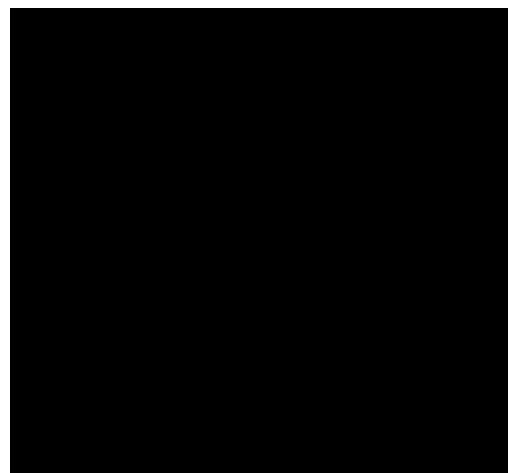
- Buildings - occupied as residential
- Contents

Excess Details

Excess Type

Subsidence, Ground heave or Landslip:

Any other Damage:





Property at Premises B

Item Description

1. Buildings - occupied as residential

Excess Details

Excess Type

Subsidence, Ground heave or Landslip:

Any other Damage:

Clauses applicable to this Section

S/1/1 Escape of water excess

Z/36/1 Other Interests



Specified All Risks Section

Not Insured

Money Section

Not Insured

Goods in Transit Section

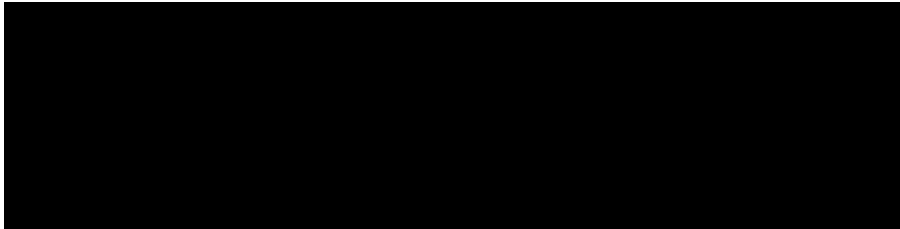
Not Insured

Employers` Liability Section

Not Insured

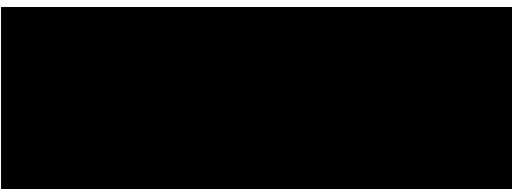
Property Owners Liability Section

Insured



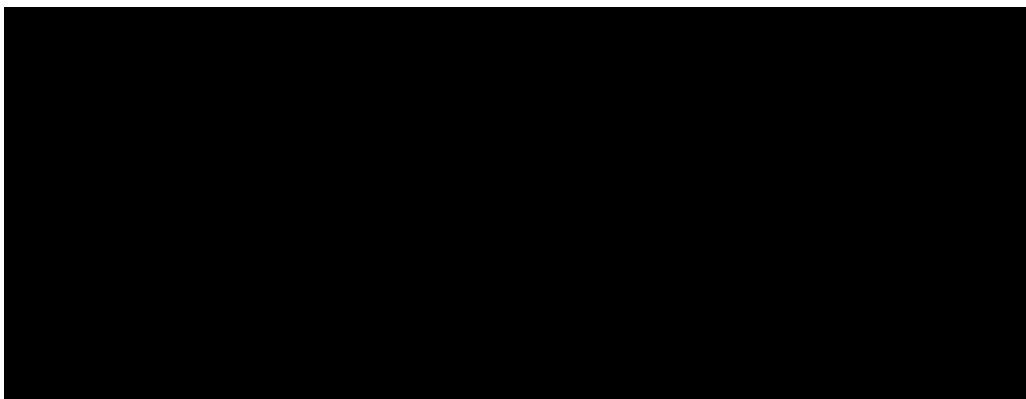
Fidelity Insurance Section

Not Insured



Commercial Legal Expenses Section

Insured



Annual Rental Income

Not Advised

Clauses applicable to this Section

Z/224/1 Legal Proceedings

Z/295/1 Legal Expenses - Amendments

Terrorism - Property Damage

Not Insured

Terrorism - Business Interruption

Not Insured

Directors & Officers Liability Section

Not Insured

Clauses

S/1/1 Escape of water excess

This Section does not cover the first £1,000 in respect of loss destruction damage or additional expenditure occasioned by or in consequence of escape of water from any tank apparatus or pipe at the Premises specified in the Schedule.

Z/36/1 Other Interests

In accordance with details lodged with the Insurer, Birmingham Midshires are interested in the insurance under 3 Alexander Grove, Finchley, London N12 8NU of this Section as mortgage lenders (ref.20022556109)

Z/224/1 Legal Proceedings

Applicable only in respect of the Property Owners Commercial Legal Expenses Section and Claims Process Condition 8. Legal Proceedings, paragraph a. Freedom to choose a Legal Representative is restated as follows:



For the purposes of this endorsement Policy and Section Definitions are denoted by capitalised text and not bold text as shown in the Policy.

Freedom to choose a Legal Representative

For any CLAIM where the INSURER may be liable to pay AWARDS OF COMPENSATION under Event 1 Employment, or DATA PROTECTION COMPENSATION AWARDS under Event 5 Data Protection, the INSURER will choose the LEGAL REPRESENTATIVE.

For any other CLAIM the INSURER will choose the LEGAL REPRESENTATIVE at any time before the INSURER agrees that legal proceedings need to be issued or defended. The INSURED PERSON can only choose a LEGAL REPRESENTATIVE if the INSURER agrees that legal proceedings need to be issued or defended or if a conflict of interest arises which means that the LEGAL REPRESENTATIVE originally chosen by the INSURER cannot act for the INSURED PERSON. The INSURED PERSON must send the name and address of the INSURED PERSON'S chosen LEGAL REPRESENTATIVE to the INSURER. If the INSURER agrees to appoint a LEGAL REPRESENTATIVE that the INSURED PERSON chooses, that LEGAL REPRESENTATIVE will be appointed on the same terms as the INSURER would have appointed it's chosen LEGAL REPRESENTATIVE.

In respect of any CLAIM for which the INSURER has granted Consent, the LEGAL REPRESENTATIVE will be appointed in the name of and on behalf of the INSURED PERSON to act for the INSURED PERSON in accordance with the terms of this SECTION.

In agreeing to the selection of a LEGAL REPRESENTATIVE the INSURED PERSON will comply with Claims Process Condition 4.

The INSURER'S liability to provide Cover under this SECTION will cease immediately with no liability to indemnify the INSURED PERSON in any respect unless in it's absolute discretion the INSURER agrees to another LEGAL REPRESENTATIVE being appointed to continue acting for the INSURED PERSON under the terms of this SECTION, if:

1. due to any unreasonable conduct or failure to act by the INSURED PERSON, the LEGAL REPRESENTATIVE reasonably refuses to continue acting for the INSURED PERSON, or
2. the INSURED PERSON unreasonably dismisses the LEGAL REPRESENTATIVE without the INSURER'S agreement.

Z/295/1 Legal Expenses - Amendments

For the purposes of this endorsement Definitions are denoted by capitalised text and not bold text as shown in the Policy.

A. Policy Introduction (General) Section - Legal Expenses Claims

The following paragraph is deleted:

If the INSURED PERSON'S CLAIM is covered, THE INSURER will appoint the LEGAL REPRESENTATIVE that THE INSURER has agreed to in the INSURED PERSON'S name and on the INSURED PERSON'S behalf, subject to the terms and conditions of the Legal Expenses SECTION. THE INSURER will only start to cover the INSURED PERSON'S LEGAL EXPENSES from the time THE INSURER has accepted the CLAIM and appointed the LEGAL REPRESENTATIVE.

The following paragraph replaces the deleted paragraph:

If the INSURED PERSON'S CLAIM is covered, THE INSURER will appoint the LEGAL REPRESENTATIVE that THE INSURER has agreed to in the INSURED PERSON'S name and on the INSURED PERSON'S behalf, subject to the terms and conditions of the Property Owners Commercial Legal Expenses SECTION. THE INSURER will not appoint the LEGAL REPRESENTATIVE until the EXCESS payment due in respect of the CLAIM has been paid. THE INSURER will only start to cover the INSURED PERSON'S LEGAL EXPENSES from the time THE INSURER has accepted the CLAIM and appointed the LEGAL REPRESENTATIVE.

B. Property Owners Commercial Legal Expenses Section

1. Criminal Prosecution Defence

Section Exclusion 3 in respect of Event 3 - Criminal Prosecution Defence is restated as follows:

3. in respect of Event 3 - Criminal Prosecution Defence there is no cover for:
 - a. an EXCESS of £100 in respect of each CLAIM.
 - b. criminal proceedings being brought against the INSURED PERSON for:
 - i. fraud, theft, money laundering or other dishonesty.
 - ii. offences against another person, including offences of a sexual nature.
 - iii. the manufacture, distribution or use of alcohol, drugs, indecent or obscene materials.
 - iv. owning, possessing, hiring or using aircraft, watercraft, motor vehicles, trailers or caravans.
 - v. TAXATION PROCEEDINGS.
 - vi. pollution.
 - c. any costs awarded against the INSURED PERSON by a court of criminal jurisdiction.

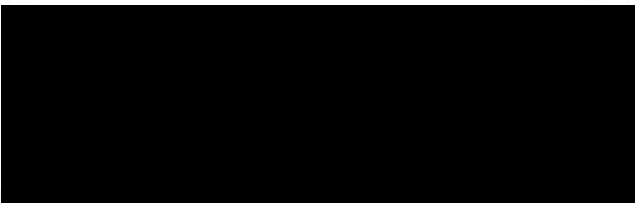
2. Legal Expenses, Awards and Allowances incurred without the Insurers written Consent

Section Exclusion 11 in respect of all Events is restated as follows:

11. LEGAL EXPENSES, AWARDS OF COMPENSATION, DATA PROTECTION COMPENSATION AWARDS, JURY SERVICE ALLOWANCE or WITNESS ATTENDANCE ALLOWANCE incurred without THE INSURER'S written Consent following acceptance of a CLAIM.



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British Gas

Looking after your world

338 000



165 FRIERN BARNET LANE
LONDON
N20 0NN

T



369



On 16th March we'll drop our gas prices. Your next bill will use that new lower price from that date, and your Personal Projection in 'Could you pay less' below uses the new price too.

Your winter gas bill



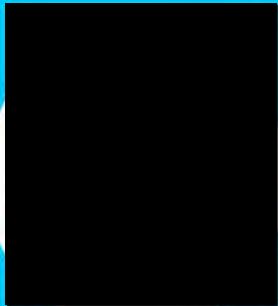
Bill date:
17 Feb 2016

Bill period:
24 Nov 2015 - 15 Feb 2016

1

What do I owe?

Your winter payment is



Gas tariff: Standard

See step 4 for more details about your account and tariff

2

When do I pay?

Your payment is due by **2nd March**

Your payment slip can be found on the last page of this bill

3

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

Personal Projection is our estimate of your energy costs (including VAT & other discounts) for the next 12 months and is based on previous actual consumption. This could be



Tariffs may have energy content and unit rate variations.
You will not be charged an exit fee if you switch supplier. Switching tariffs may involve changing to materially different Ts&Cs.

You may be able to switch supplier with an outstanding balance.

Visit britishgas.co.uk to know more about this or about tariffs.

To pay your bill or to give us your meter reads

britishgas.co.uk/makeapayment
britishgas.co.uk/submitmeterread

Call our 24 hour automated line on
0800 107 0224

5 Where does my money go?

The information below shows how what you pay covers much more than just the wholesale cost of gas*.

External Costs

Our Costs



51%
Wholesale gas costs



23%
Delivery to your home
(Regulated by Ofgem)



4%
Environmental & social
policies



7%
Corporation tax & VAT



8%
Operating costs



7%
Our profit

*Breakdown figures indicative as at February 2013 and based on actual British Gas cost averages from 2010 to 2012, including average annual consumption of 12,500 kWh of gas and average regional prices. Profit figure shown is after tax. For more information on environmental and social policies visit ofgem.gov.uk/environmental-programmes

6 Can I save some money?

For more information on energy efficiency or to track your energy usage, visit britishgas.co.uk/energysaving

1. Be energy aware

One of the best ways to reduce your bill is to use less energy. At British Gas, we want to help you get on top of your energy usage and are happy to provide advice about where to start and the tools you need to make a change. For top tips on saving energy in your home, visit: britishgas.co.uk/energysaving

2. Be efficient

Manage your energy consumption.

See how your energy use compares with others in your neighbourhood britishgas.co.uk/compare



7 How can I pay?

For more information, visit britishgas.co.uk or call 0800 107 0224

Credit or Debit card

Online or by phone: visit britishgas.co.uk/makepayment or call us on 0800 107 0224. AMEX not accepted. Please allow 2 working days for your payment to clear.

SMS

Call us on 0800 048 0202 to register.

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PayPoint

Take this bill and pay by cash.

Bank or by post

Take your payment slip with your payment card, cash or cheque to the bank. Or send a cheque made payable to 'British Gas Trading Ltd'. Write your customer number on the back and send to:
British Gas,
Payment Area 55,
Camberley,
GU95 1AB

Post office

Take your payment slip with your payment card, cash or a cheque made payable to 'Post Office Ltd'.

Allow 3 working days for payment to clear the bank/Post Office and PayPoint, 5 if you pay by post.

Please don't send cash in the post.



Date 9 March 2016
This is not a tax invoice

Your bill

The details

1 of 6

95, 10/15/16

Any questions?

Go to eonenergy.com/FAQ

Call our UK call centres **0345 052 0000**

Mon to Fri 8am to 8pm and Sat 8am to 6pm.

For training purposes, we may use your data.

Your account number is [REDACTED]

Scan this using apps from price comparison websites to see if you're on the best deal for you.



N

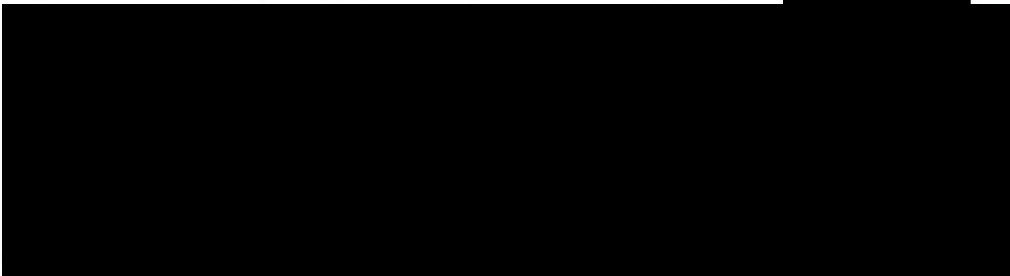


77108 019618 0094 E 36900

[REDACTED] Lane
London
N20 0NN

Electricity bill - estimated

If your actual readings are different to our estimates, go to eonenergy.com/readings or call us on 0345 052 0000

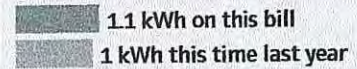


Please pay now

Each day at a glance

Electricity

You used



Electricity average for last year is based on estimated reads.

Want to switch your tariff?

Go to eonenergy.com/bestdeal

Or call us on 0345 052 0000

Could you pay less?

Your price is [REDACTED]
Electricity based on 2 months of usage includes [REDACTED]
your direct debit is [REDACTED]

Electricity based on 2 months of usage includes [REDACTED]
Basic rate is [REDACTED] could save [REDACTED]

You could save [REDACTED] by switching to:

- E.ON Energy Fixed 1 Year v20
- paperless billing
- fixed monthly Direct Debit

We'll tell you if you could save money again on every bill. We may withdraw our fixed price tariffs from sale at any time without warning, so the savings shown above may no longer be available. Savings are calculated by comparing the personal projection above with 12 months on our cheapest tariff for you. Electricity calculations based on your estimated use. Includes VAT at 5%. Remember - if you switch tariffs, your terms and conditions may change significantly. E.ON EnergyPlan prices may change at any time. More information about your tariff can be found on eonenergy.com. Thinking about switching your tariff or supplier?

027 111

165 FRIERN BARNET LANE
LONDON
N20 0NN

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369



We dropped our gas prices on 16th March. Any gas you've used after this date has been charged at this lower price. And your Personal Projection in 'Could you pay less' below uses the new price too.

Your spring gas bill

Bill date:
17 May 2016

Bill period:
16 Feb 2016 - 16 May 2016

1

What do I owe?

Your spring payment is

Gas tariff: Standard

See step 4 for more details about your account and tariff

Your gas use this spring was

2

When do I pay?

Your payment is due by **31st May**

Your payment slip can be found on the last page of this bill

3

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

Personal Projection is our estimate of your energy costs (including VAT & other discounts) for the next twelve months and is based on previous actual consumption. This could be affected by future tariff, price or consumption changes.

Variable tariff

May 2017 from our
el tariff

You'll need to be a dual fuel customer. You'll need to pay by Direct Debit. Tariffs may have eligibility criteria and limited availability.

*Visit sainsburysenergy.com/tariffs to find out more about this tariff.

Switching tariffs may involve changing to materially different Ts&Cs.

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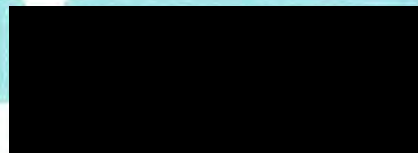
See how your energy use compares with others in your neighbourhood britishgas.co.uk/compare



7 How can I pay?

Credit or Debit card
Online or by phone:

**Internet or phone
banking**



Customer number:

Take this bill and pay by cash.

Bank or by post

Take your payment slip with your payment card, cash or a cheque to the bank. Or send a cheque made payable to 'British Gas Trading Ltd'. Write your customer number on the back and send to:
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