

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.

Policy No

Account

The Insured:

Postal Address: 165 FRIERN BARNET LANE
LONDON

Effective Date: 01/02/2016

Renewal Date: 05/06/2016 at 12.00 hrs

Business Description: PROPERTY OWNERS

Property Damage All Risks Section

Insured

Property at Premises A

Item Description

1. Buildings - occupied as residential
2. Contents

Excess Details

Excess Type

Subsidence, Ground heave or Landslip:

Any other Damage:



Property at Premises B

Item Description

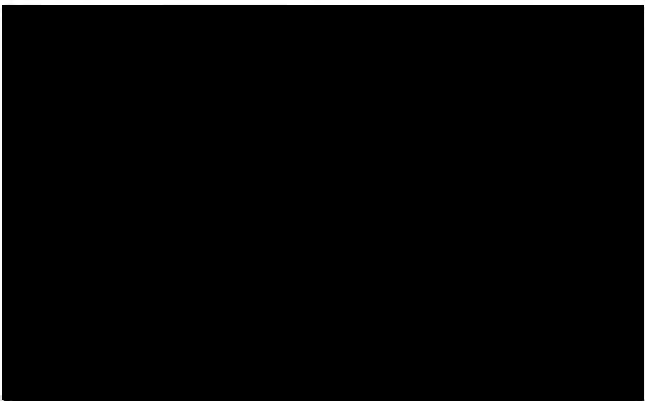
1. Buildings - occupied as residential

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

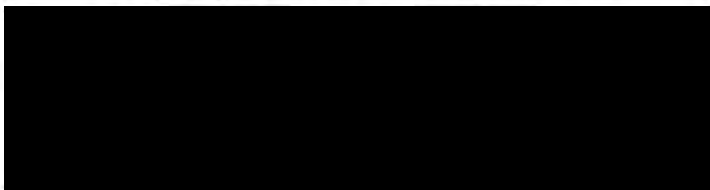
Not Insured

Employers' Liability Section

Not Insured

Property Owners Liability Section

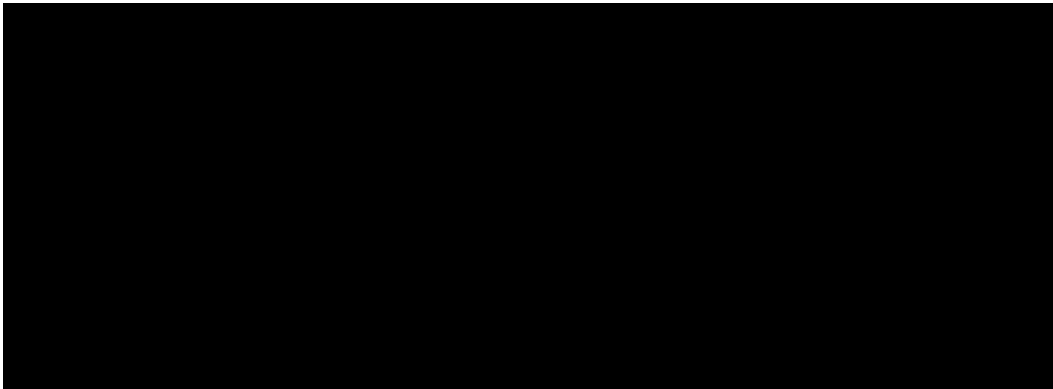
Insured



Fidelity Insurance Section

Not Insured





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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**ASSURED SHORTHOLD
TENANCY AGREEMENT**

**165 A, FRIERN BARNET LANE
LONDON N20 0NN**

HOUSING ACT 1988 AS AMENDED BY THE HOUSING ACT 1996

**ASSURED SHORTHOLD TENANCY AGREEMENT
For a furnished dwelling.**

TENANCY PARTICULARS

Date: 15
Landlord

Whose address for service of Notices in England and Wales is at:

165 Friern Barnet Lane, London, N20 0NN

FOR THE SOLE OCCUPATION OF THE NAMED BELOW ONLY

Tenant full Name(S) [1]

The start date of the tenancy is **15TH FEBRUARY 2016**

The end date of the tenancy is **14TH FEBRUARY 2017**

The period of the tenancy is **12 (TWELVE MONTHS) Months, with an initial term of six months only.**

R
M

First rent payment date **15/02/2016** then every **15TH**

Tenant shall pay the landlord five weeks rent in advance, on the date of commencement of this tenancy.

Address of let Premises: **165 A, Friern Barnet Lane, London, N20 0NN**

Deposit -

The tenant shall pay to the landlord in an agreement to a tenancy a deposit (the deposit shall be held as security against the failure by the tenant (s) to make good on demand and at the tenants expense any damage by the tenant to the property, fittings, furnishings and effects and as security against any expenses or other nuisance occasioned to the landlord by the failure of the tenant to behave in a tenant – like manner or to observe the special general terms and conditions of this agreement.

If a deposit is applicable, The deposit is to be registered in a government approved scheme such as MY DEPOSITS, DPS OR TDS. Scheme rules must be followed.

1 INTERPRETATION

1.1 The expression "the Landlord" shall apply to the person who is for the time being entitled to the reversionary interest in the Premises on determination of the Term.

1.2 The expression "the Tenant" includes the persons deriving title under the Tenant.

1.3 Where "the Landlord" or "the Tenant" for the time being comprises two or more persons, the obligations made by or with them in this agreement shall be made by or with such persons jointly and severally (this means that if there is more than one Tenant, each Tenant will be liable for all sums due under the agreement and not just liable for a proportionate part).

1.4 Words importing only the masculine gender include the feminine gender, and words importing the singular number include the plural number and visa versa.

1.5 References to any statutory provision include any statutory re-enactment or modification of it for the time being in force.

1.6 Any obligation by the Tenant not to do any act or thing shall include an obligation not to permit or allow the doing of such act or thing.

2 AGREEMENT

2.1 The Landlord agrees to let and the Tenant agrees to take the Premises for the Term at the agreed Rent.

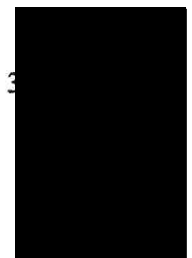
2.2 The first Rent shall be payable on the rent due date then regular rent payments in advance of the Term with the first of such payments to be made on the signing of this agreement.

3 TENANT'S OBLIGATIONS

The Tenant agrees with the Landlord as follows:

3.1 Rent

To pay the rent during the Term on the days and in the manner stated above (whether formally demanded or not) without any deduction.



3.2 Outgoings

To register for and pay the council tax (or any tax replacing it) and to pay all other existing and future rates, taxes, assessments, charges, and outgoings of every kind and description payable by law in respect of the Premises which are reasonable for the Tenant to pay, but with the exception that the Tenant shall not be responsible for any such outgoings imposed on the Landlord in respect of any disposition of or dealing with the Landlord's interest in the Premises.

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 given 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.

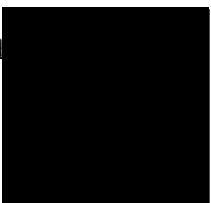
5.2 Interest

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 there 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.**
3. 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.)
4. 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.

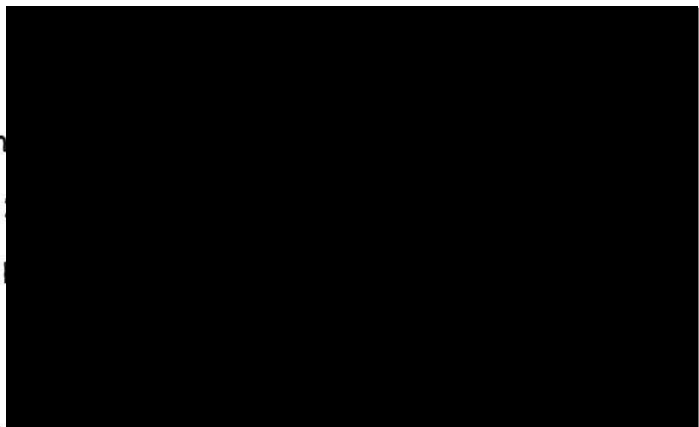
Additional provision if any:

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 15TH FEBRUARY

Full name(s) [1] TONY



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

Name

Date

2016

W

N

S

Date

..15/2/16..

027 111

105 FRIERN BARNET LANE
LONDON
N20 0NN

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

Your spring gas bill



Bill date:
17 May 2016

Bill period:
16 Feb 2016 - 16 May 2016

1

What do I pay?

When do I pay?

Your spring payment

Gas tariff: Standard

See step 4 for more details about your account and tariff

Your gas use this spring was

0 kWh (kiloWatt hours)

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?



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?

Customer number:

Property Owners Select Renewal Schedule

Your insurance policy is renewed from 5th June 2016.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 11/SP/18864548/06

Agreement Number: DA01105419606

Account No

Insurance Adviser: Amicable Insurance Service

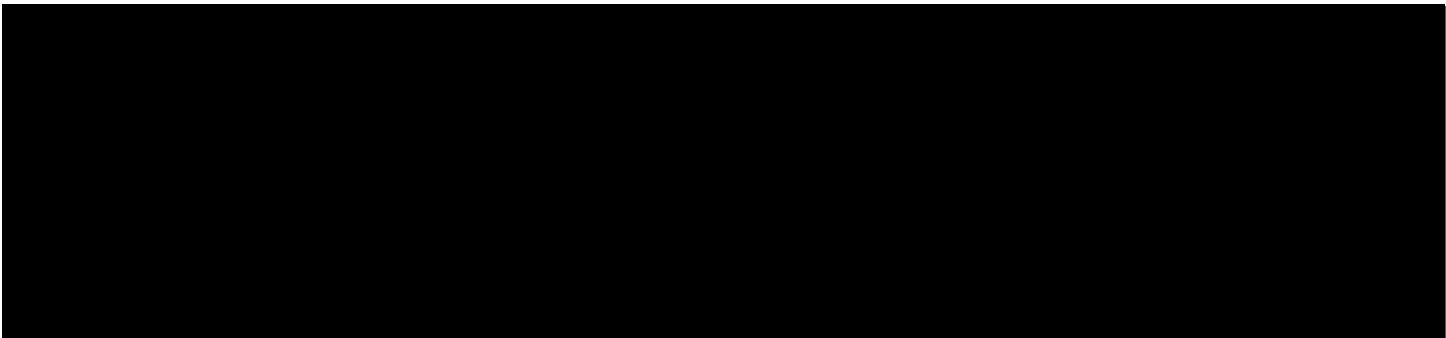
The Insured

Postal Address

LANE

LONDON

N20 0NN



The Premises:	Premises Address(es)	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

Excluded Events

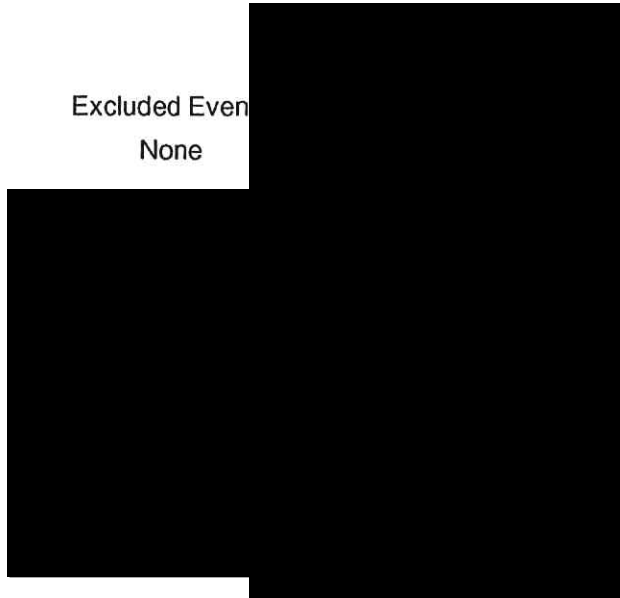
None

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 (please refer to the Clause Details for full wordings)

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

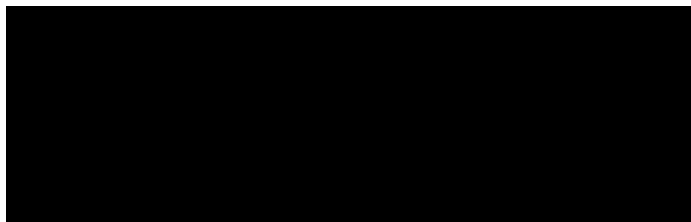
Not Insured

Employers' Liability Section

Not Insured

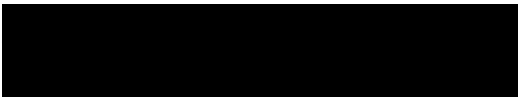
Property Owners Liability Section

Insured



Fidelity Insurance Section

Not Insured





Clauses applicable to this Section (please refer to the Clause Details for full wordings)

Z/224/1 Legal Proceedings

Terrorism - Property Damage

Not Insured

Terrorism - Business Interruption

Not Insured

Directors & Officers Liability Section

Not Insured

Clause Details

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.