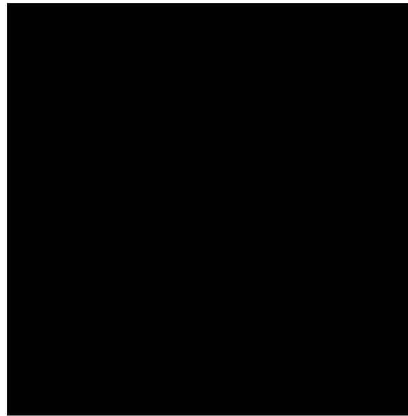


Certificate of Lawful Use Application

Caravan @ The Paddock, Spurway Mill, Oakford, EX16 9EU

Exhibit LMC3 – Bundle of documents to include evidence of letting history (Direct Holiday homes) and Insurance history



30/5/22.

Lmc 3



Caravan and Camping Policy Schedule

Mobile Homes Insurance Service
Crown House
4 Augusta Place
Leamington Spa
Warwickshire

CV32 5EL

Policy number: [REDACTED]
Effective from: 15th August 2016
Expires on: 15th August 2017

Ageas Caravan and Camping 24 Hour Claims Helpline: 0845 122 3019

Schedule details

Reason for issue: Renewal	Premium: [REDACTED]
Date of issue: 18th July 2016	Insurance Premium Tax: [REDACTED]
	Total Premium: [REDACTED]

Policyholder
Mr John R Wilder

Additional policyholders / interested parties

Risk Address
Spurway Mill
Oakford
Tiverton
Devon

EX16 9EU



**MSL Mobile Homes
Household & Family Legal Expenses Insurance Policy**

17-18

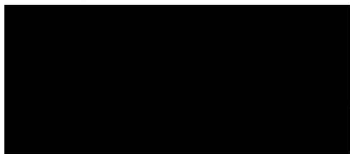
Certificate of Insurance

Policyholder	Mr. John Wilder
Period of Insurance – effective one year from date shown opposite	15/08/2017
Certificate Number	Agass Croant & Camping - [REDACTED]

This Certificate forms part of your MSL Mobile Homes Household & Family Legal Expenses Insurance Policy. The Certificate should be kept in a safe place together with your Policy.

**Claim and Helpline Service
0161 822 8350**

If you need to contact us or wish to make a claim, please call us quoting the certificate number above



**Nick Garner, Group Managing Director,
MSL Legal Expenses Limited**

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under No. 202915. Registered in England under Company No. 03034220.

MSL Legal Expenses Limited, Registered Office: No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW Fax 0845 301 2120. Registered in England No. 2210857. MSL Legal Expenses Limited is authorised and regulated by the Financial Conduct Authority under No. 311676.

Holiday Home (Static Caravans and Chalets) Insurance Schedule

Policy Number: [REDACTED] Telephone Number: [REDACTED]
 Insureds Name: Louise Cook Email Address: [REDACTED]
 Date of Birth: [REDACTED] Period of Insurance: 16/08/2018 to 15/08/2019

Miss Louise Cook **Insured Location:**
 Spurway Mill Farm Oakford Spurway Mill Farm
 TIVERTON
 Devon TIVERTON
 EX16 9EU Devon
 EX16 9EU

Make: Atlas Model: Coppice
 Plot Number: Year of Manufacture: 1994
 Basis of Cover: Indemnity Type of Roof: Metal

EXCESS: All Sections Excluding Peril 5.0 (Subsidence, Heave or Landslip): £50
Peril 5.0 (Subsidence, Heave or Landslip): £500

The Sections – Property/Items Insured Operative only when indicated

Cover	Sum Insured
Section 1 Structure	£1000.00
Outbuildings	£0.00
Frost cover for water and heating installations	NOT INSURED
Delivery and siting costs	£0.00
Section 2 Standard Contents	£1000.00
Specified Electrical Equipment	As Listed in Table Below
Limit of Liability Section 1D & 2D	£1,000,000

Specified Items of Standard Contents			Specified Electrical Equipment		
Type	Description	Sum Insured (£)	Type	Description	Sum Insured (£)

Premium Net of Discounts [REDACTED]
 Insurance Premium Tax (IPT) [REDACTED]
 Total Premium [REDACTED]
 Policy Fee [REDACTED]
Total Payable (Less any Payment Surcharges) [REDACTED]

Financially Interested Parties:

Endorsements:
 6.0 - Unit on Private Land Endorsement
 5.0 - Anchoring Condition

Contract No [REDACTED] Date 16/08/2018
for and on behalf of the Insurers

Holiday Home (Static Caravans and Chalets) Insurance Schedule

Policy Number: [REDACTED]	Telephone Number: [REDACTED]
Insureds Name: Miss Louise Cook	Email Address: [REDACTED]
Date of Birth: [REDACTED]	Period of Insurance: 16/08/2019 to 15/08/2020

Miss Louise Cook Spurway Mill Farm Oakford TIVERTON Devon EX16 9EU	Insured Location: Spurway Mill Farm TIVERTON Devon EX16 9EU
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Make: Atlas	Model: Coppice	Year of Manufacture: 1994	Type of Roof: Metal
Plot Number:	Basis of Cover: Indemnity		

EXCESS: All Sections Excluding Peril 5.0 (Subsidence, Heave or Landslip): £50
Peril 5.0 (Subsidence, Heave or Landslip): £500

The Sections – Property/Items Insured Operative only when indicated

Cover	Sum Insured
Section 1	£1000.00
Structure	£0.00
Outbuildings	NOT INSURED
Frost cover for water and heating installations	£0.00
Delivery and siting costs	£1000.00
Section 2	As Listed in Table Below
Standard Contents	£1000.00
Specified Electrical Equipment	£1,000,000
Limit of Liability Section 1D & 2D	

Specified Items of Standard Contents			Specified Electrical Equipment		
Type	Description	Sum Insured (£)	Type	Description	Sum Insured (£)

Premium Net of Discounts	[REDACTED]
Insurance Premium Tax (IPT)	[REDACTED]
Total Premium	[REDACTED]
Policy Fee	[REDACTED]
Total Payment (Less any Payment Surcharges)	[REDACTED]

Financially Interested Parties:

Endorsements:
 5.0 - Anchoring Condition
 6.0 - Holiday Unit on Private Land Endorsement

[REDACTED] Date 15/08/2019
 Insurers

LMC 3

Holiday Home (Static Caravans and Chalets) Insurance Schedule

Policy Number: [REDACTED] Telephone Number: [REDACTED]
 Insureds Name: Miss Louise Cook Email Address: [REDACTED]
 Date of Birth: [REDACTED] Period of Insurance: 25/08/2020 to 24/08/2021

Miss Louise Cook
 Spurway Mill Farm Oakford
 TIVERTON
 Devon
 EX16 9EU

Insured Location:
 Spurway Mill Farm
 TIVERTON
 Devon
 EX16 9EU

Make: Atlas Model: Coppice
 Plot Number: 1 Year of Manufacture: 1994
 Basis of Cover: Indemnity Type of Roof: Metal

EXCESS: All Sections Excluding Peril 5.0 (Subsidence, Heave or Landslip): £50
Peril 5.0 (Subsidence, Heave or Landslip): £500

The Sections – Property/Items Insured Operative only when indicated

Cover		Sum Insured
Section 1	Structure	£1000.00
	Outbuildings	£0.00
	Frost cover for water and heating installations	NOT INSURED
	Delivery and siting costs	£0.00
Section 2	Standard Contents	£1000.00
	Specified Electrical Equipment	As Listed in Table Below
Limit of Liability Section 1D & 2D		£1,000,000

Specified Items of Standard Contents			Specified Electrical Equipment		
Type	Description	Sum Insured (£)	Type	Description	Sum Insured (£)

Premium Net of Discounts
 Insurance Premium Tax (IPT)
 Total Premium
 Policy Fee
Total Payment (Less any Payment Surcharges)

Financially Interested Parties:

Endorsements:
 5.0 - Anchoring Condition
 6.0 - Holiday Unit on Private Land Endorsement

[REDACTED] Date 26/08/2020
 e Insurers

LMC 3

Holiday Home (Static Caravans and Chalets) Insurance Schedule

Policy Number: [REDACTED] Telephone Number: [REDACTED]
 Insureds Name: Miss Louise Cook Email Address: [REDACTED]
 Date of Birth: [REDACTED] Period of Insurance: 25/08/2021 to 24/08/2022

Miss Louise Cook
 Spurway Mill Farm Oakford
 TIVERTON
 Devon
 EX16 9EU

Insured Location:
 Spurway Mill Farm
 TIVERTON
 Devon
 EX16 9EU

Make: Atlas Model: Coppice
 Plot Number: 1 Year of Manufacture: 1994
 Basis of Cover: Indemnity Type of Roof: Metal

EXCESS: All Sections Excluding Peril 5.0 (Subsidence, Heave or Landslip): £50
 Peril 5.0 (Subsidence, Heave or Landslip): £500

The Sections – Property/Items Insured Operative only when indicated

Cover		Sum Insured
Section 1	Structure	£1000.00
	Outbuildings	£0.00
	Frost cover for water and heating installations	NOT INSURED
	Delivery and siting costs	£0.00
Section 2	Standard Contents	£1000.00
	Specified Electrical Equipment	As Listed in Table Below
	Limit of Liability Section 1D & 2D	£1,000,000

Specified Items of Standard Contents			Specified Electrical Equipment		
Type	Description	Sum Insured (£)	Type	Description	Sum Insured (£)

Premium Net of Discounts [REDACTED]
 Insurance Premium Tax (IPT) [REDACTED]
 Total Premium [REDACTED]
 Policy Fee [REDACTED]
Total Payment (Less any Payment Surcharges) [REDACTED]

Financially Interested Parties:

Endorsements:
 5.0 - Anchoring Condition
 6.0 - Holiday Unit on Private Land Endorsement

[REDACTED] Date 18/08/2021

From:
Sent: 3:4
To: John Cook
Subject: Caravan insurance

----- Original Message -----

From: Kevin Hide <[REDACTED]>

To: [REDACTED]

Date: 27 April 2022 at 13:51

Subject: RE: policy no [REDACTED]

Good afternoon Miss Cook,

Thank you for your email.

Unfortunately, as the Policy with Mr. Wilder has now been lapsed for a number of years, we do not currently hold any documentation on file in connection with that previous Policy, so we are unable to provide copies of any previous Schedules of Insurance or any other Policy documents. Whilst it is understood that Mr. Wilder has already approached Ageas for this information and they have advised they can't help, we can only advise that, as the Insurer, Ageas will be the only party who may be able to release copies of any policy schedules they hold on file under the reference number you quoted in your earlier email. Please note that the General Data Protection Regulations (GDPR) do unfortunately restrict how long Insurers and brokers can retain documentation for expired Policies.

However, we have checked your current Policy record and can confirm that it is noted on your client file that the caravan was previously insured with Ageas (and previously Fortis) in Mr. Wilder's name from August 2009 up until August 2018 when you took out a new Policy in your name, so it appears the caravan has in some form been insured continuously for at least the past 12 years.

Hopefully this will be of some assistance and please accept our apologies that we are unable to offer any further proof of insurance for you.

Kind Regards,

Kevin Hide

Mobile Homes Insurance Service