

# Motor Policy Schedule



This policy schedule provides important details about your policy. It must be read along with Your Car Insurance Guide, which is available online at [www.admiral.com](http://www.admiral.com).

Please check this document carefully and if anything is incorrect, call us. If everything is correct, please keep in your file for future reference.

Your Details:	
Name:	[REDACTED]
Address:	<b>Flat 8 267 Eversholt Street NW1 1BA</b>
Issue date:	<b>12/10/2017</b>
Issued by:	<b>Admiral</b>
Reason for issue:	<b>Policy Update</b>
Contact number:	[REDACTED]

Vehicle Details:	
Registration number:	[REDACTED]
Annual mileage (est):	<b>5500</b>
Postcode where kept:	<b>NW1 1BA</b>
Manufacturer:	<b>BMW</b>
Model:	<b>2 SERIES 220D</b>
Modifications:	<b>None</b>
<small>(Anything which changes the maker's standard specification or alters its performance, including cosmetic changes such as alloy wheels, body kits, or any non-standard parts. If you have any queries, please call us.)</small>	
Immobiliser/Alarm:	<b>Engine Immobiliser</b>
Engine size:	<b>1979</b>
Year made:	<b>2009</b>
Kept overnight:	<b>Driveway</b>

Description of your Admiral Insurance Cover:	
Type of cover:	<b>Comprehensive</b>
Years No Claims Bonus:	<b>5</b>
Bonus Protection:	<b>Protected</b>
<small>Our maximum NCB is 5 years. Please see Your Car Insurance Guide for details of how your bonus will be affected if you make a claim.</small>	
Period of cover From:	<b>00:00 on 12/10/2017</b>
To:	<b>00:00 on 10/06/2018</b>
Type of use:	<b>Social, Domestic and Pleasure only</b>
Endorsements that apply:	<b>See Extra Conditions</b>
Drivers:	[REDACTED]

Premium Details: (Payment Method: Debit Card)	
Policy Upgrades (All prices include Insurance Premium Tax)	
Windscreen Cover	<b>Included</b>
Protected No Claims Bonus	[REDACTED]

## Excess Details:

**An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident.**

(i) If you have a claim and have Comprehensive cover, the following excesses apply:

(remember you must add the relevant Compulsory and Voluntary Excesses together to calculate the total amount you **must** pay in the event of any claim made).

Age of Driver in Charge at Time of Accident:	Amount of Excess:			
	Compulsory		Voluntary	Total
Less than 21 years	£600	+	£0	= <b>£600</b>
Age 21-24	£500	+	£0	= <b>£500</b>
Over 25 with full UK licence for at least 1 year	£350	+	£0	= <b>£350</b>
Over 25 with a provisional UK licence or full UK licence held for less than 1 year	£500	+	£0	= <b>£500</b>

- (ii) If you make a claim for windscreen damage, and have windscreen cover (automatically included with Comprehensive cover), the following excess applies: £115 for replacement or £25 for repair
- (iii) If you make a claim for Fire and/or Theft, the following excess applies: £350
- (iv) Non Approved Repairer Excess: In the event of a claim we will offer you a choice of garages from our Approved Repairer network. However, if you choose to use a garage that is not part of our Approved Repairer network then an additional excess of £200 will apply in addition to the Compulsory Excess listed above and any Voluntary Excess you have chosen. £200

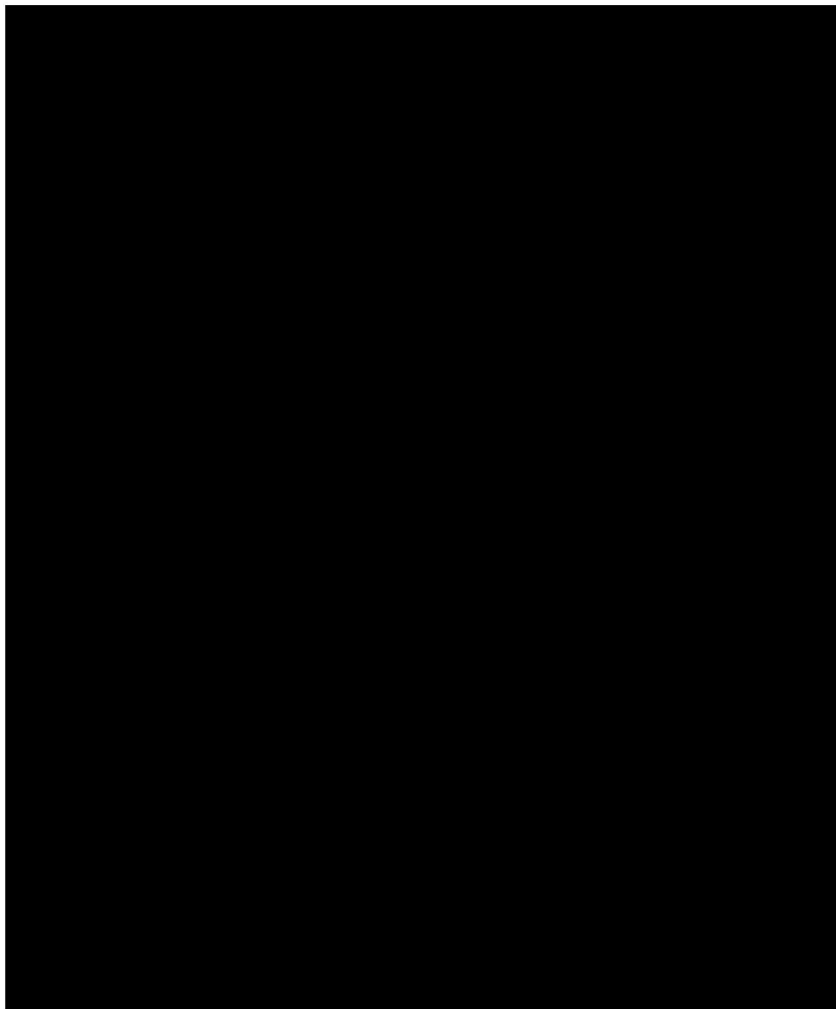
The Compulsory Excess stated above may change if you change your vehicle and/or ask to protect/guarantee your No Claims Bonus on your motor insurance policy. Please remember any Voluntary Excess you agreed at the start of the period of insurance forms part of the total excess that must be paid in the event of any claim made.

### Extra Conditions (Endorsements) - if applicable:

Please read Extra Conditions (Endorsements) in Your Car Insurance Guide at [www.admiral.com](http://www.admiral.com)

Protected No Claims Bonus

Excludes cover to drive other cars



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**ASSURED SHORTHOLD TENANCY AGREEMENT WITH Mydeposits  
("the Agreement") FOR**

Flat 8, 267 Eversholt Street, LONDON, NW1 1BA

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All communication (particularly bank payment details) must include the property reference number which is: Flat 8, 267 Eversholt Street, London, NW1 1BA

**Property Manager:** SMJ Groups Holding Limited



**For letting a residential dwelling.**

1. This Tenancy Agreement is for letting furnished or unfurnished residential accommodation on an assured short hold tenancy within the provisions of the Housing Act 1988 as amended by Part III of the Housing Act 1996. As such, this is a legal document and should not be used without adequate knowledge of the law of Landlord and Tenant.
2. This agreement may be used for residential tenancies of three years or less. Agreements for tenancies of a longer duration should be drawn up by deed.
3. A Notice of assured short hold tenancy need no longer be served on the Tenant for new tenancies created on or after February 28th 1997.

**Note for Tenants**

**This tenancy agreement is a legal and binding contract and the Tenant is responsible for payment of the rent for the entire agreed term. The agreement may not be terminated early unless the agreement contains a break clause, or written permission is obtained from the Landlord. In the event of the tenant terminating this agreement outside of its agreed terms the tenant will be liable for the landlord's loss of fees and any rent due until the property is re-let or the end of the tenancy, whichever occurs sooner. If you are unsure of your obligations under this agreement, then you are advised to take independent legal advice before signing.**

**REF: Flat 8, 267 Eversholt Street, LONDON, NW1 1BA**

THIS AGREEMENT is made on the date specified below BETWEEN the Landlord and the Tenant. It is intended that the tenancy created by this Agreement is and shall be an assured shorthold tenancy within the meaning of the Housing Act 1988 as amended by the Housing Act 1996.

<b>Date</b>	19th July 2017
<b>Landlord(s)</b> <i>Note: Any notice under Landlord and Tenant Act 1987, s48 can be served on the Agency at the above address.</i>	SMJ Groups Holding Limited
<b>Tenant(s)</b>	[REDACTED]
<b>Property</b>	Flat 8, 267 Eversholt Street, LONDON, NW1 1BA
<b>Contents</b>	The fixtures and fittings at the Property together with any furniture carpets curtains and other effects listed in the Inventory (where applicable).
<b>Term</b>	For the term of 12 Months commencing on 19/07/2017 to 18/07/2018
<b>Rent</b>	£1150.00 (one thousand, one hundred and fifty pounds) in accordance with the attached payment schedule.
<b>Payment</b>	In advance by equal monthly payments on the 19th day of each month. First payment to be made by 19/07/2017.

Signed by the Tenant(s):

[REDACTED]

[REDACTED]

19th July 2017

If any rent payable is more than 14 days overdue interest will be charged for each day the payment is outstanding. The interest rate will be 3% above the Bank of England's Base Rate.

<b>Deposits</b>	NIL deposit required
<b>Termination</b>	The terms of any termination of this agreement are outlined under section 11.1 and should be served to the following address: SMJ Groups Holding Limited, 267 Eversholt Street, London, NW1 1BA

Signed by the Tenant(s):



19th July 2017



- 1) The Landlord agrees to let and the Tenant agrees to take the Property and Contents for the Term at the Rent payable as above.
- 2) The Tenant does not require to pay a Deposit
- 3) The Tenant agrees with the Landlord:
  - 3.1) To pay the Rent on the days and in the manner specified to the Landlord. If the rent is paid by an individual it is agreed that he is acting as an agent for the tenant.
  - 3.2) To pay promptly to the authorities of telephone and/or broadband to whom they are due including any which are imposed after the date of this Agreement (even if of a novel nature) and to pay the total cost of any re-connection fee relating to the supply of telephone and/or broadband if the same is disconnected or the operating company is changed. The Landlord agrees that all accounts for utility will stay to the Landlord's names for the duration of the let.
    - 3.2a) As a condition of entering into this tenancy agreement the tenant shall: Ensure they have sufficient means to cover their liability for accidental damage to the landlord's property, furniture, fixtures, and fittings
  - 3.3) Not to damage or injure the Property and Contents or make any alteration or addition to it. Any redecoration is to be made only with the prior written consent of the Landlord or his Agent
  - 3.4) Not to leave the Property vacant for more than 30 consecutive days and to properly secure all locks and bolts to the doors windows and other openings when leaving the Property unattended
  - 3.5) To keep the interior of the Property and the Contents in good and clean condition and complete repair (damage by accidental fire and reasonable wear and tear excepted) and to keep the Property at all times well and sufficiently aired and warmed during the tenancy
  - 3.6) To immediately pay the Landlord or his Agent the value of replacement of any furniture or effects lost damaged or destroyed or at the option of the Landlord, replace immediately any furniture or effects lost damaged or destroyed and not to remove or permit to be removed any furniture or effects from the Property
  - 3.7) To arrange for the Property to be professionally cleaned on the termination of the Tenancy. To pay for any cleaning services that may be required to reinstate the Property to the same order that it was provided at the commencement of the tenancy including the washing and ironing or cleaning of all linen, carpets and curtains which shall have been soiled during the tenancy.
  - 3.8) To leave the Contents at the end of the tenancy in the same places in which they were positioned at the commencement of the tenancy
  - 3.9) That the Landlord or any person authorized by the Landlord or his Agent may at reasonable times on giving 24 hours' notice (unless in the case of an emergency) enter the Property for the purpose of viewing inspecting its condition and state of repair or for the purpose of repair maintenance or repainting
  - 3.10) The tenant must not assign, sublet or part with possession of all or any part of the Property and the tenancy is for the sole occupancy only and members of his/her immediate family
  - 3.11) To use the Property as a single private dwelling and not to use it or any part of it for any other purpose nor to allow anyone else to do so
  - 3.12) Not to receive paying guests or carry on or permit to be carried on any business trade or profession on or from the Property
  - 3.13) Not to do or permit or suffer to be done in or on the Property any act of thing which may be a nuisance damage or annoyance to the Landlord or to the occupiers of the neighboring premises, or which may void any insurance of the Property or cause the premiums to increase

- 3.19) Not to use the Property for any illegal or immoral purpose
- 3.20) To pay and compensate the Landlord fully for any costs expense loss or damage incurred or suffered by the Landlord as a consequence of any breach of the agreements on the part of the Tenant in this Agreement and to indemnify the Landlord from, and against, all actions claims and liabilities in that respect.
- 3.21) To notify the Landlord or the Landlord's Agent promptly in writing of any disrepair, damage or defect in the Property or of any event which causes damage to the Property or which may give rise to a claim under the Insurance of the Property.
- 3.22) Any disputes relating to the condition of the property not reported in writing within 48 hours of move-in to either the landlord or the landlord's agent will be deemed not to be accepted.
- 3.23) Not to glue stick or otherwise fix anything whatsoever to the exterior or interior of the Property without the Landlord's written consent.
- 3.24) To take all reasonable precautions to prevent damage by frost
- 3.25) Where the Landlord's interest is derived from another lease ("the Headlease") then it is agreed that the Tenant will observe the restrictions in the Headlease applicable to the Property. A copy of the Headlease is attached if requested by the Tenant.
- 3.26) In order to comply with the Gas Safety Regulations it is necessary: A that the ventilation provided for this purpose in the Property should not be blocked that brown or sooty build up on any gas appliance (if any) should be reported immediately to the Landlord or Landlord's Agent.
- 3.27) To keep the drains free from obstruction and the chimneys swept as often as necessary.
- 3.28) Not to introduce into the Property any portable heaters fired by liquid or bottled gas fuels without the Landlords prior written consent.
- 3.29) That the Tenant shall be responsible for testing all smoke detectors (if any) fitted in the Property on a regular basis and replace the batteries as necessary.
- 3.30) Within the last two months of the tenancy to permit the Landlord or any person authorized by the Landlord or the Landlord's Agent at reasonable hours of the day or night to enter and view the Property with prospective Tenants or purchasers.
- 3.31) Not to smoke or permit any smoking at the property without the written consent of the Landlord.
- 3.32) The tenants agree that upon receiving the Landlords consent to replace one or more individuals on the contract they will pay an administration fee of £50 (or reasonable costs incurred if higher) to the Landlords agent to cover the process and the drawing up of the new Tenancy Agreement.
- 3.33) If a repair is adjudged to be as a result of abuse by the tenant the cost of the said repair may be charged to the tenant.
- 4) The Landlord agrees with the Tenant that:
  - 4.1) Provided the Tenant shall pay the Rent and perform the agreements on his part already referred to, the Landlord shall permit the Tenant to have quiet enjoyment of the Property without interruption by the Landlord or his Agent.
  - 4.2) The Landlord will return to the Tenant any rent payable for any period during which the Property may have been rendered uninhabitable by fire or any other risk which the Landlord has insured.
  - 4.3) All necessary consents have been obtained to let the property.



- 4.4) He will pay for all assessments and outgoings in respect of the property (except for the use of any telephone, cable and broadband).
- 5) The Landlord may re-enter the Property and immediately thereupon the tenancy shall absolutely determine without prejudice to the other rights and remedies of the Landlord if the Tenant has not complied with any obligation in this Agreement or should the Rent be in arrears by more than fourteen days whether formally demanded or not.
- 6) In this Agreement unless the context otherwise requires the following expressions shall have the following meanings: "The Landlord" includes the persons for the time being entitled to the reversion expectant on determination of the tenancy. "The Tenant" includes the successors in title. Whenever there is more than one Tenant all covenants and obligations can be enforced against all of the Tenants jointly and against each individually.
- 7) The parties agree:
- 7.1) Notice is hereby given that possession might be recovered under Ground 1, Schedule 2 of the Housing Act 1988 if applicable. That is that the Landlord used to live in the Property as his or her main home, or intends to occupy the Property as his or her only or main home.
- 7.2) The tenancy may be brought to an end if the mortgage requires possession on default of the borrower under Ground 2 Schedule 2 of the Housing Act 1988.
- 7.3) Any notice served by the landlord on the tenant shall be deemed sufficiently served if sent by registered or recorded delivery post or by ordinary 1st class post to the tenant at the property or the last known address of the Tenant, or left addressed to the Tenant at the Property.
- 8) If after signing this Agreement, Tenant fails to take possession of the premises, Tenant will still be responsible for paying rent and complying with all other terms of this agreement.
- 9) The Landlord with the written consent of the Tenant will require to compensate the Landlord for losses caused for any or all of the following reasons:
- any damage to the Premises and Fixtures and Fittings caused by the Tenant or arising from any breach of the terms of this Agreement by the Tenant;
  - any damage caused or cleaning required due to pets, animals, reptiles, birds, or fish occupying the Premises (whether or not the Landlord consented to its presence);
  - any accidental damage caused by the Tenant, his family or visitors regardless of the cause; any sum repayable by the Landlord or the Agent to the local authority where housing benefit or Local Housing Allowance has been paid direct to the Landlord, or the Agent by the local authority;
  - any other breach by the Tenant of the obligations of this Agreement;
  - any instalment of the Rent which is due but remains unpaid at the end of the Tenancy;
  - any unpaid telephone, cable and broadband charges.

### PRESCRIBED INFORMATION

This information is prescribed under the Housing Act 2004. That means that the two parties to the Tenancy Agreement must be made aware of their rights during and at the end of the Tenancy

To: Maricela Mirela Stoica

1. The following information in connection with the tenancy.

(i)	The address of the property to which the tenancy relates	Flat 8, 267 Eversholt Street, LONDON, NW1 1BA
(ii)	Contact details of landlord	
	Landlord Name	SMJ Groups Holding Limited
	Landlord Address	267 Eversholt Street, LONDON, NW1 1BA
	Landlord Telephone Number	
	Landlord Site Address	
(iii)	The name, address, telephone number, and any email address or fax number of the tenant, including such details that should be used by the landlord or scheme administrator for the purpose of contacting the tenant at the end of the tenancy;	
	Tenant Name	
	Tenant Address	Flat 8, 267 Eversholt Street, LONDON, NW1 1BA
	Tenant Telephone Number	
(iv)	The name, address, telephone number and any email address or fax number of any relevant person (interested party); <b>No Relevant Person</b>	

v Confirmation (in the form of a certificate signed by the landlord) that

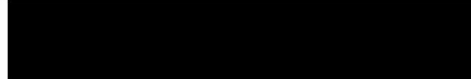
(aa) The information he provides under this sub-paragraph is accurate to the best of his knowledge and belief; and

(bb) He has given the tenant the opportunity to sign any document containing the information provided by the landlord under this article by way of confirmation that the information is accurate to the best of his knowledge and belief.

I/We (being the landlord) certify that –

- i. The information provided is accurate to the best of my/our knowledge and belief
- ii. I/We have given the tenant(s) the opportunity to sign this document by way of confirmation that the information is accurate to the best of the tenant(s) knowledge and belief

**Signed by Landlord(s): SMJ Groups Holding Limited -**



19th July 2017

**Signed by the Tenant(s):**



19th July 2017

**11. Additional Clauses**

**11.1. Ending Tenancy:**

Should either party wish to terminate the Tenancy, it is agreed that a minimum of 2 month's advance written notice must be served on the other party and the tenancy must not expire within the first 12 months of the Tenancy commencement date.

**Signed by the Tenant(s):**



19th July 2017

**Signed by Landlord(s):**



19th July 2017

S M J GROUPS

FLAT 8 267 EVERSOLT STREET  
LONDON  
NW1 1BA

**Your TV Licence allows television receivers to be installed and used at the premises specified and at the other places detailed, subject to the terms and conditions stated.**

The licence is issued by TV Licensing on behalf of the BBC under The Communications Act 2003.

### Terms and conditions of the TV Licence

#### About your TV Licence.

This licence lets you use and install TV receiving equipment at the licensed place. You are covered to:

- a) watch and record programmes as they're being shown on TV or live on an online TV service, including programmes streamed over the internet and satellite programmes from outside the UK, and
- b) watch or download BBC programmes on demand, including catch up TV, on BBC iPlayer.

This can be on any device, including TVs, desktop computers, laptops, mobile phones, tablets, games consoles, digital boxes, DVD, Blu-ray and VHS recorders, or anything else.

#### You and anyone who normally lives here with you can:

- Use and install TV receiving equipment here at the licensed place.
- Use and install TV receiving equipment in vehicles, boats and caravans (except non-touring caravans when someone is watching or recording TV at the licensed place).
- Use TV receiving equipment anywhere on any device powered solely by its own internal batteries.

#### You and anyone who normally works here with you can:

- Use and install TV receiving equipment here at the licensed place.
- Use and install TV receiving equipment in vehicles, boats or caravans used for business purposes.

#### This licence does not cover areas occupied solely by tenants, lodgers or paying guests.

The licence might also not cover areas that are self-contained, areas covered by separate legal arrangements or areas of business premises used for a different purpose. Please contact us to find out more.

#### Other conditions.

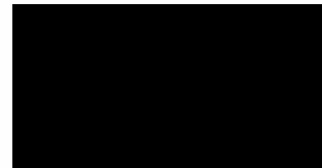
We can cancel or change your licence. If we cancel it, we will let you know. If we change the licence conditions, we will publish a general notice on the BBC website and, if we consider it appropriate, in other national media. Our Officers may visit to check our records and inspect your TV receiving equipment. You don't have to let them in. Your TV receiving equipment must not cause unreasonable interference to radio or TV reception.

Even if you have a black and white TV, you need a colour licence to record programmes. This is because DVD, VHS and digital box recorders record in colour. A black and white licence is only valid if you use a digital box that can't record TV programmes.





S M J Groups  
267 Eversholt Street  
LONDON  
NW1 1BA



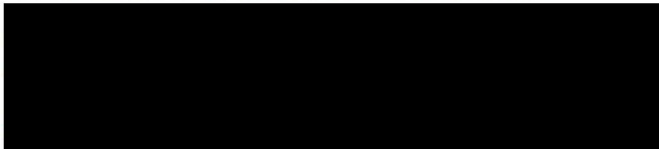
## Your new bill and payment plan.



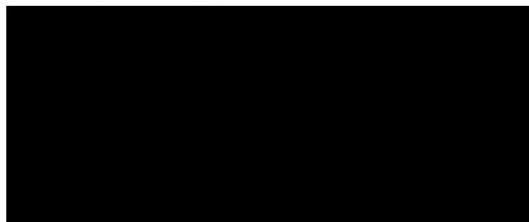
We'll collect your payments by Direct Debit

For the supply of water and wastewater services to:  
Flat 8, 267 Eversholt Street, LONDON, NW1 1BA from  
**01 April 2017 to 31 March 2018.**

## Your payment arrangements have been changed



### Your Direct Debit details



If your bank details have changed or you wish to change your Direct Debit details  
visit [thameswater.co.uk/direct](http://thameswater.co.uk/direct)

Question about your bill?  
[thameswater.co.uk/billhelp](http://thameswater.co.uk/billhelp)

Want paperless bills?  
[thameswater.co.uk/register](http://thameswater.co.uk/register)

Struggling to pay?  
[thameswater.co.uk/helppaying](http://thameswater.co.uk/helppaying)

COVER DETAILS

FEATURES OF MY 247 APP

MAKE A CLAIM

COVER SCHEDULE

PAYMENT PLAN

## CERTIFICATE OF COVER

### COVER HOLDER



Address: 267 Eversholt Street  
London,  
NW1 1BA

### SCHEDULE OF COVER

All Home Emergency (Plumbing & Drainage, Electricals, Home Security and Pest Control)

### COVER



Claim Limits **Refer to terms and conditions**

### Important

\* We only offer products from 247 Home Assist Ltd

\* You will not receive advice or a recommendation from us

\* We have provided you with product information enabling you to make your choice about how to proceed

### PERIOD OF COVER

Cover Start: 27/01/2017

Please note that it is in your interest to advise us immediately of any personal changes or amendments in the cover we have arranged for you. If you fail to do this, your cover may not protect you in the event of a claim.

A breach of any terms and conditions will be viewed as a serious matter by us and could jeopardise this continuance of cover or the acceptance of a claim. Please take time to familiarise yourself with all the terms and conditions.

In order to validate your Service Contract, please ensure you complete the eligibility questions on <https://247homeassist.co.uk> and click 'My Account'. Failure to do so can invalidate any future claims.

4 July 2017



This is not a tax invoice.



SMJ GROUPS  
267 Eversholt Street  
London  
NW1 1BA

## Your electricity bill

1 May 2017 to 29 June 2017

Online **npower.com** Call us on **0800 073 3000**

We're open Mon-Fri 8am-8pm / Sat 8am-8pm

Energy supplied at  
**Flat 8, 267, Eversholt Street, London, NW1 1BA**

**Latest meter reading**  
Electricity (Our reading) - 9816

### 1 > Could you pay less?

See our table opposite for our cheapest tariff options.

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

Switching tariffs could mean a significant change to your terms and conditions and some tariffs have eligibility criteria. For example, you may need to change your payment method or manage your account online.

Some tariffs are available for a limited time only, therefore subject to change.

For more information on your current tariff see overleaf.

To find out more about your options visit [npower.com/cheapesttariff](http://npower.com/cheapesttariff) or call us on the number above.

Your personal projection for the next 12 months

Electricity  
£688.26

Standard SC Electricity ROB - Electricity

Our cheapest similar tariff

Save an estimated  
£42.00  
a year

Standard SC Electricity DD - Electricity

Our cheapest overall tariff

Save an estimated  
£211.15  
a year

Online Price Fix July 2018 Elec DD - Electricity

Your personal projection is based on your estimated energy usage for the next 12 months and your tariff prices. VAT is also included; Warm Home Discount is not included. Please note your tariff price is not fixed and may be increased in the future.

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