16 Eton Villas London NW3 4SG

Mr Tom Little

London Borough of Camden Tree Protection Division

Town Hall Argyle Street

London WC1H 8ND

TRO 31H

25 October 2012

Dear Mr Little

I wish to apply for permission to carry ut work on the trees on my property in accordance with the new clause recently added to my insurance policy, copy enclosed.

I enclose copy of clause relating to trees; address of Insurance Agent Mr Hayton at Ember. Insurance Company is Amlon.

With thanks.

Ann Wolff

Ann Wolff

ZeM/5922 17

30 OCT 2012

30 OCT 2012

CENTRAL MAIL ROOM 03

Registery Support Office - 03

Date: 30-Aug-2012

Insured: Mrs A Wolff

001 - Occupiers Liability Exclusion Occupier's Liability Exclusion

We will not be liable for claims arising from or associated with tree root damage to neighbouring properties unless:

The two London Plane trees in the front garden of your property must be pollarded by a professional arboriculturalist to a maximum height of 6m and are maintained at that height by repeated pollarding every two years. Alternatively these trees may be removed under the supervision of an arboriculturalist.

The Horse Chestnut tree in the rear garden of your property must be pollarded by a professional arboriculturalist to a maximum height of 8m and is maintained at that height by repeated pollarding every two years.

All other trees at the home must be regularly maintained in accordance with the advices of a tree surgeon or arboriculturalist.

2010.SEC0 - Locks Condition (where minimum security is required)



Tel: 020 8941 2204

Email: emberjd@tldallas.com Website: emberjd.com

> Belhaven House 67 Walton Road East Molesey Surrey KT8 0DP

Members of the British Insurance Brokers' Association

Client Reference No: 13777

Mrs A Wolff 16 Eton Villas LONDON NW3 4SG

10th September 2012

Dear Mrs Wolff

Re: 16 Eton Villas - Home Insurance Policy No EM20150

The above policy falls due for renewal on the 1st October 2012 and we have pleasure in inviting at a total premium of £612.28.

· New than

We deal with a panel of insurers for this type of business and have selected **Amlin Insurance Services** as being the most suitable policy for your needs in terms of service, policy cover provided, and the competitive premium available.

The above premium includes a £10.00 brokerage fee

A summary of your insurance cover from the renewal date, including any index-linking:

Buildings Sum Insured: £0

A) Buildings Standard Perils Cover

B) Full Accidental Damage Cover Extension: No

Contents Within Your Home Sum Insured: £52,408

A) Contents Standard Perils Cover

B) Full Accidental Damage Cover Extension: Yes

Buildings Total Policy Excess: £0
Contents Total Policy Excess: £100

(When insured a compulsory Excess applies to Subsidence, Ground Heave and Landslip. Please refer to Endorsements Applicable for any other additional excesses)

Personal Possessions (cover anywhere in the UK and a specified period overseas, see keyfacts or policy document for details)

1, 2 M. 13:

Unspecified Personal Possessions Cover: £4,053

Specified: £0
Items in Bank: £0
Mobile Phones: £0
Pedal Cycles: £0

Personal Money & Credit/Debit Cards: £0

Endorsements Applicable (please refer to your insurance renewal schedule for details): 001 Occupiers Liability Exclusion (please refer to the attached schedule for full wording). 2010 SEC0 Locks Condition (where minimum security is required)

Liability Cover (see insurance renewal schedule and keyfacts policy summary for details) Included: Yes Family Legal Expenses (please refer to the policy wording for full details) Included: Yes Domestic & Legal Helplines Included: Yes

Family Legal Expenses (if this section is in force) Please note that the payment of any wages, salary, loss of earnings, expenses, financial and consequential losses of any kind, while attending jury service, is not included.

Your Insurance Renewal Schedule, Keyfacts Policy Summary along with our Terms of Business Agreement with you is enclosed. You should take care to read the documents and if you have any questions whatsoever, do not hesitate to contact us.

Please note that policies now provide a 14 day reflection period from inception or renewal to allow consideration of your insurance contract, thereafter you will be committed for the full policy term. Any instruction to cancel the policy must be sent in writing to our office during this period and signed by the policyholder. Cancellation during the 14 day reflection period is subject to a £25.00 administration charge.

What To Do Now

Please check the Summary of cover provided for any amendments in cover, and advise us of any changes in circumstances or alteration to the policy since last renewal, as acceptance, terms and conditions could be affected. It is important to periodically review your sums insured to ensure that the levels remain adequate, to avoid the possibility of underinsurance, please see below.

Underinsurance

If the sum insured is less than the current replacement cost the insurer will only pay the same proportion of the damage or loss as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, the insurer will only pay for one half of the amount lost or damaged.

Material Facts

It is your contractual duty to advise of any material changes of risk immediately and this duty continues throughout the policy period. Material facts are those, which could influence the judgment of Underwriters as to whether a risk is acceptable, and if so on what premium and terms. Examples: Change of occupancy, use, security, criminal convictions, or bankruptcy. If in doubt please ask us for advice.

Future Charges

A minimum administration charge of £10.00 will be made on new business, mid-term adjustments, renewals and for duplicate documents.

Cancellation Charges

If you need to cancel your policy, we will require written instructions from you before the policy can be terminated. Subject to no claims being made within the current insurance period or arising in the future, the following time on risk percentage charges of the total annual premium will apply:

In force for up to 1 month 25% retained.

In force for up to 2 months 35% retained.

In force for up to 3 months 45% retained. In force for up to 4 months 55% retained. In force for up to 5 months 65% retained.

In force for up to 6 months 75% retained. In force for over 6 months 100% retained.

Minimum retained premium £50.00.

Please note there are no refunds for Short-Period Policies, Legal Protection Policies, Travel Policies, Unoccupied Property Insurance Policies and brokerage fees. All refunds will be payable on receipt of the monies being received by us from the Insurer.

We at Ember JD Insurance are dedicated to maintain a high level of customer service, and it is our policy to ensure that our clients are made aware of all our services and products available.

Yours sincerely

tevernavton Ember JD Insurance Brokers

How to Pay

The premium can be paid in full by the following methods:

- 1. By Cheque made payable to Ember JD Insurance Brokers
- 2. By Debit card over the telephone (No Extra Charge)
- 3. By Credit card over the telephone (No Extra Charge)

REMITTANCE ADVICE SLIP

Please detach and return with your payment if settling by cheque, payable to Ember JD Insurance Brokers

Mrs A Wolff

Policy Number: EM20150

Client Reference Number: 13777

Renewal Date: 1st October 2012 Premium Enclosed: £612.28