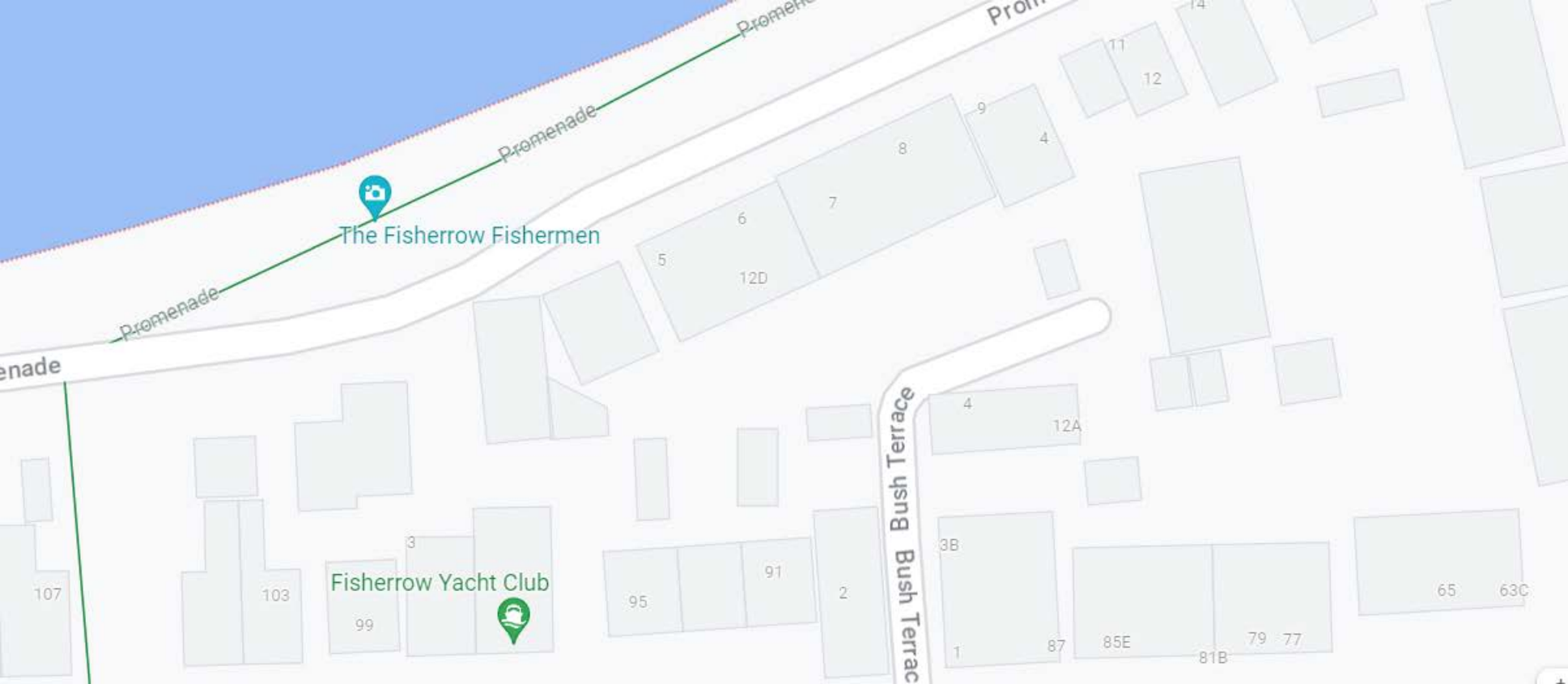


LOCAL REVIEW BODY

25th April 2024

Application No: 23/01289/P
12D Bush Terrace, Musselburgh

Applicant's Supporting Information



The Fisherrow Fishermen

Fisherrow Yacht Club

Promenade

Bush Terrace

107

103

99

3

95

91

2

38

1

87

85E

81B

79

77

65

63C

5

6

12D

7

8

9

4

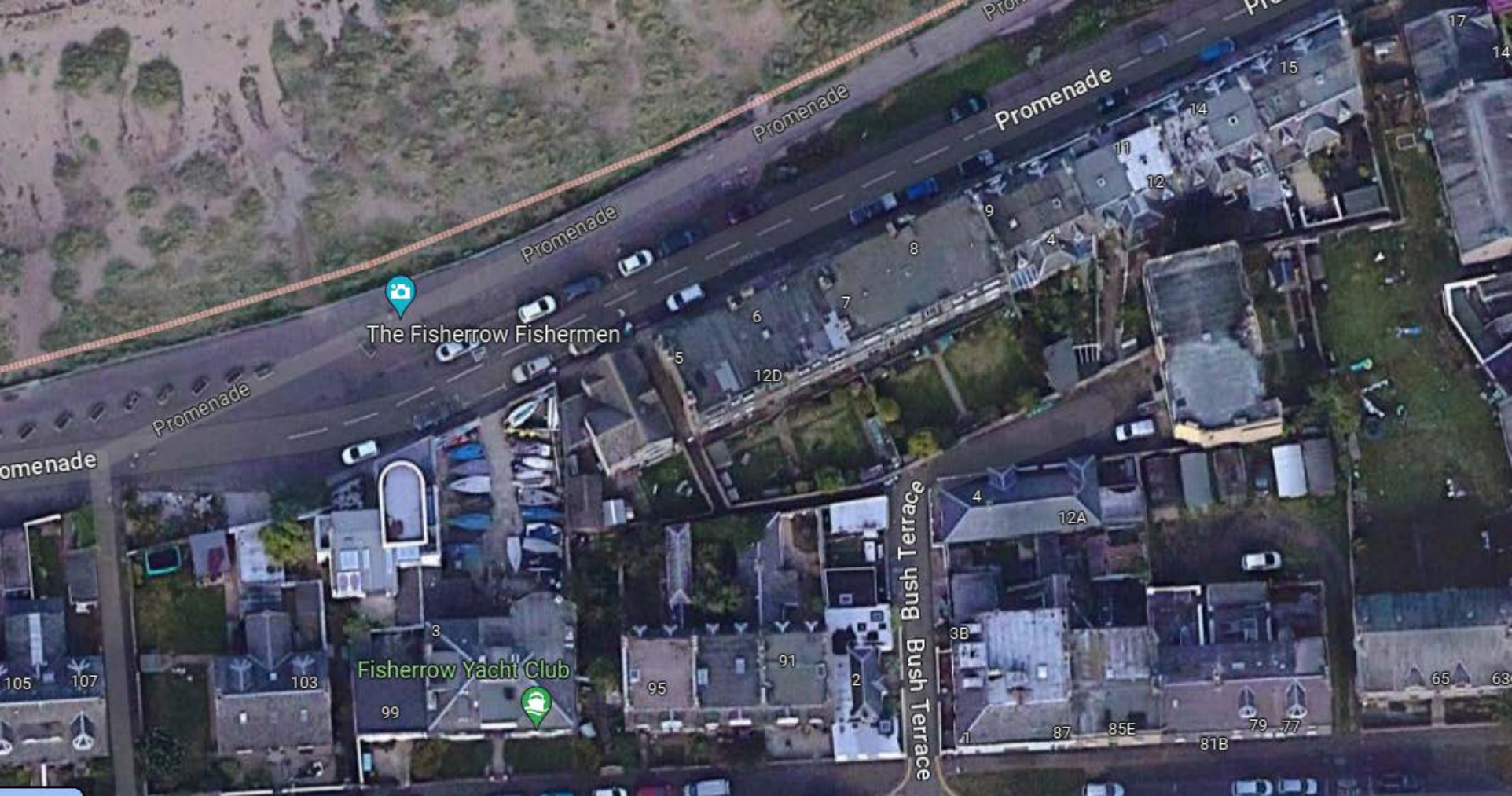
71


12


14

4

12A




The Fisherrow Fishermen

Fisherrow Yacht Club


Bush Terrace

Promenade

Promenade

omenade

105 107

103

99

3

95

91

2

3B

12A

4

1

87

85E

81B

79

77

65

63

5

6

7

8

9

4

11

12

14

15

17

14





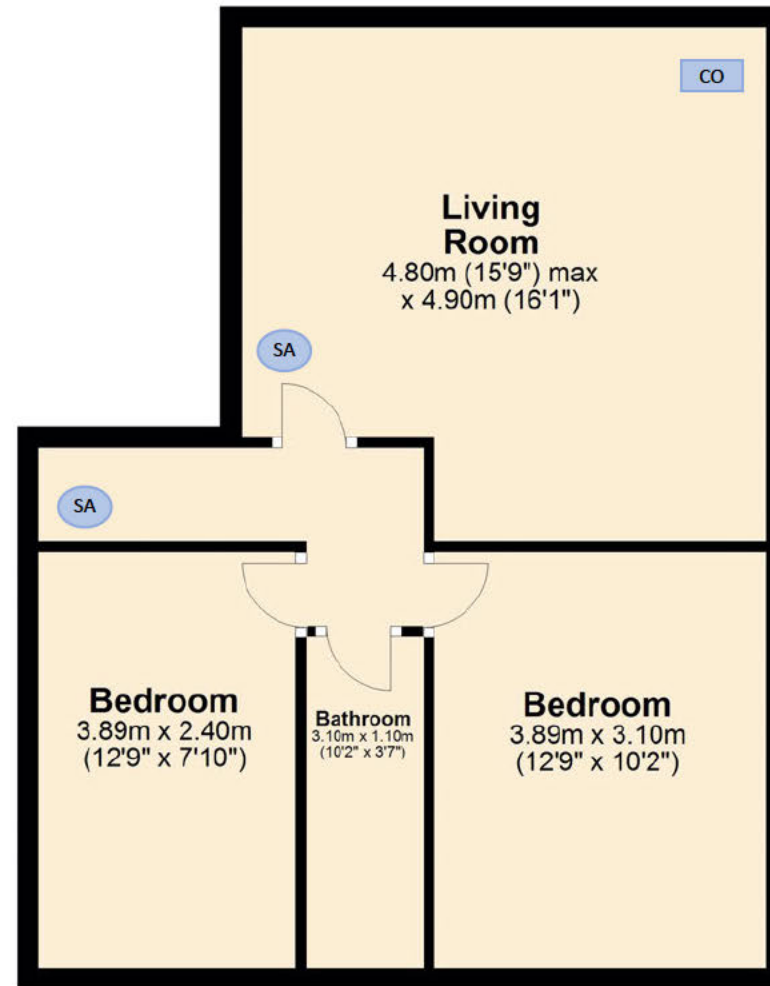
dm
property
UNDER OFFER
dm-property.com

TRIBAN



Ground Floor

Approx. 48.2 sq. metres (518.3 sq. feet)



CO = Carbon Monoxide

SA = Smoke Alarm

Total area: approx. 48.2 sq. metres (518.3 sq. feet)

Electrical Installation Condition Report

Requirements for Electrical Installations - BS 7671:2018 (IET Wiring Regulations 18th Edition)

Information for recipients:

The purpose of this report is to confirm, so far as reasonably practicable, whether or not the electrical installation is in a satisfactory condition for continued service (see Section E). The Report should identify any damage, deterioration, defects and/or conditions which may give rise to danger (see Section K).

The person ordering the report should have received the Original©Report and the inspector should have retained a duplicate.

The Original©Report should be retained in a safe place and be made available to any person inspecting or undertaking work on the electrical installation in the future. If the property is vacated, this Report will provide the new owner/occupier with details of the condition of the electrical installation at the time the Report was issued.

Where the installation incorporates residual current devices (RCDs) there should be a notice at or near the devices stating that they should be tested every 6 months. **For safety reasons it is important that these instructions are followed.**

Section D (Extent and Limitations) should identify fully the extent of the installation covered by this Report and any limitations on the inspection and testing. The Inspector should have agreed these aspects with the person ordering the Report and with other interested parties (licencing authority, insurance company, mortgage provider and the like) before the inspection was carried out.

Some operational limitations such as inability to gain access to parts of the installation or an item of equipment may have been encountered during the inspection. The inspector should have noted these in Section D.

For items classified in Section K as C1 (“Danger Present”), **the safety of those using the installation is at risk**, and it is recommended that a skilled person or persons competent in electrical installation work undertakes the necessary remedial work immediately.

For items classified in Section K as C2 (“Potentially Dangerous”), **the safety of those using the installation may be at risk** and it is recommended that a skilled person or persons competent in electrical installation work undertakes the necessary remedial work as a matter of urgency.

Where it has been stated in Section K that an observation requires further investigation code FI the inspection has revealed an apparent deficiency which may result on a code C1 or C2 could not, due to the extent or limitations of this inspection, be fully identified. Such observations should be investigated as soon as possible. A further examination of the installation will be necessary, to determine the nature and extent of the apparent deficiency (see Section F).

For safety reasons, the electrical installation should be re-inspected at appropriate intervals by a skilled person or persons competent in such work. The recommended date by which the next inspection is due is stated in Section F of the report under ‘Recommendations’ and on label at or near to the consumer unit/distribution board.

ELECTRICAL INSTALLATION CONDITION REPORT

FT/EICR 1031700001017

for Domestic and Similar Premises up to 100 A

Requirements for Electrical Installations
BS 7671:2018 (IET Wiring Regulations 18th Edition)

A. Details of the Installation

Client	Peter Oliver	Installation	Peter Oliver
Address	12D Bush Terrace Musselburgh East Lothian	Address	12D Bush Terrace Musselburgh East Lothian
Postcode	EH21 6DF	Postcode	EH21 6DF

B. Reason for Producing this Report *This form is to be used only for reporting on the condition of an existing installation.*

Electrical installation within the building fabric as requested by the client and accordance with the Electricity at Work Regulations 1989

Date(s) on which the inspection and testing were carried out to

C. Details of Installation which is the Subject of this Report

Description of premises Domestic Commercial Industrial Other (please specify)

Estimated age of the wiring system years

Evidence of alterations or addition Yes No Not apparent if 'Yes', estimated years

Records of installation available Yes No Records held by

Date of last inspection Electrical Installation Certificate No. or previous Inspection Report No.

D. Extent of Electrical Installation Covered by this Report:

Electrical installation within the Building Fabric Flat 12D

Agreed Limitations and Operational Limitations (Regulations 653.2)

None

Agreed with:

The inspection and testing detailed within this report and accompanying schedule has been carried out in accordance with BS 7671: 2018 (IET Wiring Regulations) amended to

It should be noted that cables concealed within trunkings and conduits, under floors, in roof spaces and generally within the fabric of the building or underground have NOT been inspected unless specifically agreed between the client and inspector prior to the inspection. An inspection should be made within an accessible roof space housing other electrical equipment.

E. Summary of the Condition of the Installation

General conditions of the installation (in terms of electrical safety)

Overall assessment of the installation in terms of its suitability for continued use **SATISFACTORY** ***UNSATISFACTORY**

*An UNSATISFACTORY assessment indicates that dangerous (code C1), or potentially dangerous (code C2), Further investigation (code FI) conditions have been identified

F. Recommendations

Where the overall assessment of the suitability of the installation for continued use above is stated as UNSATISFACTORY I/we recommend that any observations classified as 'Danger present' (code C1) or 'Potential dangerous' (code C2) are acted upon as a matter of urgency. Investigation without delay is recommended for observations identified as 'Further Investigation required' (code FI). Observations classified as 'Improvement recommended' (code C3) should be given due consideration. Subject to the necessary remedial action being taken, I/we recommend that the installation is further inspected and tested by (date)

G. Declaration

I/we being the person(s) responsible for the inspection and testing of the electrical installation (as indicated by my/our signatures below), particulars of which are described above, having exercised reasonable skill and care when carrying out the inspection and testing hereby declare that the information in this report, including the observations and the attached schedules, provides an accurate assessment of the condition of the electrical installation taking into account the stated extent and limitations in section D of this report.

Company	<input type="text"/>	Inspected and tested by	Authorised for issue by
Address	<input type="text"/>	Name:	Robin Keith Griggs
Postcode	<input type="text"/>	Signature:	<input type="text"/>
Branch No.	1100518512	Position:	Approved Electrician
Scheme No.	TMIET	Date:	15/08/2023

ELECTRICAL INSTALLATION CONDITION REPORT

FT/EICR 1031700001017

for Domestic and Similar Premises up to 100 A

Requirements for Electrical Installations
BS 7671:2018 (IET Wiring Regulations 18th Edition)

H. Schedule(s)

1 schedule(s) of inspection and 1 schedule(s) of test results are attached.

The attached schedule(s) are part of this document and this report is valid only when they are attached to it.

I. Supply Characteristics and Earthing Arrangements

Earthing Arrangements TN-S TN-C-S TT Other Please specify _____

Number & Type of live conductors AC DC No. of phases 1 No. of wires 3

Nature of Supply Parameters (Note: ⁽¹⁾ by enquiry, ⁽²⁾ by enquiry or by measurement)

Nominal voltage, U/U₀ ⁽¹⁾ 230 v Nominal frequency, f⁽¹⁾ 50 Hz Confirmation of supply polarity

Prospective fault current, I_{pf} ⁽²⁾ 0.540 kA External loop impedance, Z_e ⁽²⁾ 0.43 Ω

Supply Protective Device BS (EN) 88-2 HRC gG Type gG Rated Current 63 A

No. of Additional Supplies N/A

J. Particulars of Installation Referred to in this Report

Means of Earthing

Details of installation Earth Electrode (where applicable) Type (e.g. rod(s), tape etc) _____

Location _____ Electrode resistance to earth _____ Ω

Distributors facility Installation Earth Electrode

Maximum Demand (load) 45 Amps KVA

Main Protective Conductors	Material	csa	(✓) or Value	(✓) or Value
Earthing Conductor	Copper	16	Continuity Verified <input checked="" type="checkbox"/>	Connection Verified <input checked="" type="checkbox"/>
Protective Bonding Conductor	Copper	16	Continuity Verified <input checked="" type="checkbox"/>	Connection Verified <input checked="" type="checkbox"/>

Main Supply Conductor Material Copper csa 25 mm² (connection / continuity) (✓) or Value

Main Switch Location Bedroom Cupboard mm² Water installation Ω To structural steel Ω

Fuse/device rating or setting Switch A Voltage rating 230 V Gas installation pipes Ω To lightning protection Ω

If RCD main switch: Rated residual operating current I Δn 30 mA Oil installation pipes Ω Other Ω

BS(EN) 5419 Isolator No. of Poles 2 Current Rating 80 A Rated time delay _____ ms Measured operating trip time 31.6 ms

K. Observations

Explanation of codes

Referring to the attached schedule of inspection and test results, and subject to the limitations at Section D.

- No remedial work required
- The following observations are made

C1	Danger present. Risk of Injury. Immediate remedial action required.
C2	Potentially dangerous. Urgent remedial action required.
C3	Improvement recommended.
FI	Further Investigation required without delay

Item No.	Observations	Code
1	DB : 3.3 Provision of earthing/bonding labels at all appropriate locations (514.13.1) - Earthing conductor(s) connecting to main earthing bar not identified	C3
2	DB : 4.1 Adequacy of working space/accessibility to consumer unit/distribution board (132.12; 513.1) - The DB/CU has restricted access due to storage materials	C3
3	DB : 5.17.4 Adequately connected at point of entry to enclosure (glands, bushes etc.) (522.8.5) -	C3

One of the following codes, as appropriate, has been allocated to each of the observations made above and/or any attached observation sheets to indicate to the person(s) responsible for the installation the degree of urgency for remedial action.

C1	Danger present. Risk of Injury. Immediate remedial action required.	
C2	Potentially dangerous. Urgent remedial action required.	
C3	Improvement recommended.	1, 2, 3
FI	Further Investigation required without delay	

for Domestic and Similar Premises up to 100 A

Requirements for Electrical Installations - BS 7671:2018 (IET Wiring Regulations 18th Edition) All items inspections to confirm as appropriate, compliance with the relevant clauses in BS 7671:2018

Outcomes

Acceptable condition:	Unacceptable condition: State	Improvement recommended:	Further Investigation:	Not Verified:	Limitation:	Not Applicable:

In the outcome column use the codes above. Provide additional comment where appropriate. C1/C2/C3 and FI coded items to be recorded in section K of the condition report.

Item No.	Description	Outcome
----------	-------------	---------

1.0 External Condition Of Intake Equipment (Visual Inspection Only) Where inadequacies are encountered, it is recommended that the person ordering the report informs the appropriate authority		
1.1	Service cable	
1.2	Service head	
1.3	Earthing arrangement	
1.4	Meter tails	
1.5	Metering equipment	
1.6	Isolator (where present)	
2.0	Presence Of Adequate Arrangements For Other Sources Such As Microgenerators (551.6; 551.7)	
3.0 Earthing / Bonding Arrangements (411.3; Chap 54)		
3.1	Presence and condition of distributor's earthing arrangement (542.1.2.1; 542.1.2.2)	
3.2	Presence and condition of earth electrode connection where applicable (542.1.2.3)	
3.3	Provision of earthing/bonding labels at all appropriate locations (514.13.1)	
3.4	Confirmation of earthing conductor size (542.3; 543.1.1)	
3.5	Accessibility and condition of earthing conductor at MET arrangement (543.3.2)	
3.6	Confirmation of main protective bonding conductor sizes (544.1)	
3.7	Condition and accessibility of main protective bonding conductor/connections (543.3.2; 544.1.2)	
3.8	Accessibility and condition of other protective bonding connections (543.3.1; 543.3.2)	
4.0 Consumer Unit(s) / Distribution Board(s)		
4.1	Adequacy of working space/accessibility to consumer unit/distribution board (132.12; 513.1)	
4.2	Security of fixing (134.1.1)	
4.3	Condition of enclosure(s) in terms of IP rating etc (416.2)	
4.4	Condition of enclosure(s) in terms of fire rating etc (421.1.201; 526.5)	
4.5	Enclosure not damaged/deteriorated so as to impair safety (651.2)	
4.6	Presence of main linked switch (as required by 462.1.201)	
4.7	Operation of main switches (functional check) (643.10)	
4.8	Manual operation of circuit-breakers and RCD(s) to prove disconnection (643.10)	
4.9	Correct identification of circuit details and protective devices (514.8.1; 514.9.1)	
4.10	Presence of RCD six-monthly test notice at or near consumer unit/distribution board (514.12.2)	
4.11	Presence of non-standard (mixed) cable colour warning notice at or near consumer unit/distribution board (514.14)	
4.12	Presence of alternative supply warning notice at or near consumer unit/distribution board (514.15)	
4.13	Presence of other required labelling (please specify) (Section 514)	
4.14	Compatibility of protective devices, bases and other components; correct type and rating (No signs of unacceptable thermal damage, arcing or overheating) (411.3.2; 411.4; 411.5; 411.6; Section 432.433)	
4.15	Single-pole switching or protective devices in line conductor only (132.14.1; 530.3.3)	
4.16	Protection against mechanical damage where cables enter consumer unit/distribution board (522.8.1; 522.8.5; 522.8.11)	
4.17	Protection against electromagnetic effects where cables enter consumer unit/distribution board/enclosures (521.5.1)	
4.18	RCD(s) provided for fault protection - includes RCBOs (411.4.204; 411.5.2; 531.2)	
4.19	RCD(s) provided for additional protection/requirements - includes RCBOs (411.3.3; 415.1)	
4.20	Confirmation of indication that SPD is functional (651.4)	
4.21	Confirmation that ALL conductor connections, including connections to busbars, are correctly located in terminals and are tight and secure (526.1)	
4.22	Adequate arrangements where a generating set operates as a switched alternative to the public supply (551.6)	
4.23	Adequate arrangements where a generating set operates in parallel with the public supply (551.7)	
5.0 Final Circuits		
5.1	Identification of conductors (514.3.1)	
5.2	Cables correctly supported throughout their run (521.10.202; 522.8.5)	
5.3	Condition of insulation of live parts (416.1)	
5.4	Non-sheathed cables protected by enclosure in conduit, ducting or trunking. Integrity of containment (521.10.1)	
5.4.1	To include the integrity of conduit and trunking systems (metallic and plastic)	
5.5	Adequacy of cables for current-carrying capacity with regard for the type and nature of installation (Section 523)	
5.6	Coordination between conductors and overload protective devices (433.1; 533.2.1)	
5.7	Adequacy of protective devices: type and rated current for fault protection (411.3)	
5.8	Presence and adequacy of circuit protective conductors (411.3.1; Section 543)	
5.9	Wiring system(s) appropriate for the type and nature of the installation and external influences (Section 522)	

for Domestic and Similar Premises up to 100 A

Requirements for Electrical Installations - BS 7671:2018 (IET Wiring Regulations 18th Edition) All items inspections to confirm as appropriate, compliance with the relevant clauses in BS 7671:2018

5.10	Concealed cables installed in prescribed zones (see Section D. Extent and limitations) (522.6.202)	NA
5.11	Cables concealed under floors, above ceilings or in walls/partitions, adequately protected against damage (see Section D. Extent and limitations) (522.6.204)	NA
5.12	Provision of additional requirements for protection by RCD not exceeding 30 mA	
5.12.1	for all socket-outlets of rating 32 A or less, unless an exception is permitted (411.3.3)	✓
5.12.2	for the supply of mobile equipment not exceeding 32 A rating for use outdoors (411.3.3)	NA
5.12.3	for cables concealed in walls at a depth of less than 50 mm (522.6.202; 522.6.203)	NA
5.12.4	for cables concealed in walls/partitions containing metal parts regardless of depth (522.6.203)	NA
5.12.5	for circuits supplying luminaires within domestic (household) premises (411.3.4)	NA
5.13	Provision of fire barriers, sealing arrangements and protection against thermal effects (Section 527)	✓
5.14	Band II cables segregated/separated from Band I cables (528.1)	NA
5.15	Cables segregated/separated from communications cabling (528.2)	✓
5.16	Cables segregated/separated from non-electrical services (528.3)	✓
5.17	Termination of cables at enclosures - indicate extent of sampling in Section D of the report (Section 526)	
5.17.1	Connections soundly made and under no undue strain (526.6)	✓
5.17.2	No basic insulation of a conductor visible outside enclosure (526.8)	✓
5.17.3	Connections of live conductors adequately enclosed (526.5)	✓
5.17.4	Adequately connected at point of entry to enclosure (glands, bushes etc.) (522.8.5)	C3
5.18	Condition of accessories including socket-outlets, switches and joint boxes (651.2(v))	✓
5.19	Suitability of accessories for external influences (512.2)	NA
5.20	Adequacy of working space/accessibility to equipment (132.12; 513.1)	✓
5.21	Single-pole switching or protective devices in line conductors only (132.14.1, 530.3.3)	✓
6.0 Location(s) Containing A Bath Or Shower		
6.1	Additional protection for all low voltage (LV) circuits by RCD not exceeding 30 mA (701.411.3.3)	NA
6.2	Where used as a protective measure, requirements for SELV or PELV met (701.414.4.5)	NA
6.3	Shaver sockets comply with BS EN 61558-2-5 formerly BS 3535 (701.512.3)	NA
6.4	Presence of supplementary bonding conductors, unless not required by BS 7671:2018 (701.415.2)	NA
6.5	Low voltage (e.g. 230 volt) socket-outlets sited at least 3 m from zone 1 (701.512.3)	NA
6.6	Suitability of equipment for external influences for installed location in terms of IP rating (701.512.2)	NA
6.7	Suitability of accessories and controlgear etc. for a particular zone (701.512.3)	NA
6.8	Suitability of current-using equipment for particular position within the location (701.55)	NA
7.0 Other Part 7 Special Installations Or Locations		
7.01	List all other special installation or locations, if any (record separately the results of particular inspections applied).	NA

8.0 Schedule of Tests

Results to be recorded on Schedule of Test Results

8.1	External earth loop impedance, Z _e	Yes
8.2	Installation earth electrode	NA
8.3	Prospective fault current, I _p	Yes
8.4	Continuity of Earth Conductors	Yes
8.5	Continuity of Circuit Protective Conductors	Yes
8.6	Continuity of ring final circuit	Yes
8.7	Continuity of Protective Bonding Conductors	Yes
8.8	Volt drop verified	NA

8.9	Insulation Resistance between Live Conductors	Yes
8.10	Insulation Resistance between Live Conductors & Earth	Yes
8.11	Polarity (prior to energisation)	Yes
8.12	Polarity (after energisation) including phase sequence	Yes
8.13	Earth Fault Loop Impedance	Yes
8.14	RCDs/RCBOs including selectivity	Yes
8.15	Functional testing of RCD devices	Yes
8.16	Functional testing of AFDD(s) devices	NA

Inspector's Name: [REDACTED]

Signature: [REDACTED]

Date: 15/08/2023

ELECTRICAL INSTALLATION CONDITION REPORT - Schedule of Tests

FT/EICR 103170001017

for Domestic and Similar Premises up to 100 A

Requirements for Electrical Installations BS 7671:2018 (IET Wiring Regulations 18th Edition)

Company Name [REDACTED]		Company Address [REDACTED]		Postcode [REDACTED]	Branch No. [REDACTED]	Scheme No. [REDACTED]
Client Peter Oliver		Installation Address Peter Oliver, 12D Bush Terrace, Musselburgh, East Lothian			Postcode EH21 6DF	
Distribution board details - Complete in every case				Complete only if the distribution board is not connected directly to the origin of the installation		Characteristics at this distribution board
Location: Bedroom Cupboard				Supply to distribution board is from [REDACTED]		Associated RCD(if any): BS (EN) [REDACTED] Above 30mA (if applicable) Operating at 1 IΔn 31.6 ms 30mA or below Operating at 5 IΔn 15.7 ms Time delay (if applicable) [REDACTED]
Designation: DB 1				Overcurrent protective device for the distribution circuit: Type [REDACTED] Rating [REDACTED] A Voltage [REDACTED] V		
Num. of ways: 14 Num. of phases: 1				Zs 0.43 Ω No. of poles 2		
Supply polarity confirmed <input checked="" type="checkbox"/> Phase sequence confirmed <input type="checkbox"/>				Ipr 0.540 kA IΔn 30		
Test instrument serial number(s)						
Loop impedance: 101246627						
Insulation resistance: 101246627						
Continuity: 101246627						
RCD: 101246627						

CIRCUIT DETAILS

TEST RESULTS

Circuit No. and Line No.	Distribution board Designation	Type of wiring	Ref. method	No. of points	Circuit conductors csa (mm ²)			Overcurrent protective devices			Breaking capacity (KA)	RCD operating (mA)	BS 7671 Max. permitted Zs Other (Ω)	Circuit impedance Ω				Insulation resistance (Record lower reading)			Polarity (✓)	Max. Measured Zs (Ω)	RCD testing		Manual test button operation				
					L/N	OPC	Maximum disconnection	BS EN Number	Type No.	Rating (A)				Ring final circuits only (measured end-to-end)			Test voltage V	L/L, L/N M(Ω)	L/E, N/E M(Ω)	IΔn ms			30mA or below 5 IΔn ms	RCD (✓)	APD (✓)				
														r1	m	r2										Fig 8 check (✓)	All circuits to be completed using R1R2 or R2, not both		
1/S	SPARE												N/A	N/A	N/A	N/A	0.49	N/A	250	>999	>999	✓	0.92	N/A	N/A	✓	N/A		
2/S	Lights Kit,L/R,Hall SD	A	100	6	1.5	1	0.4	60898 MCB	B	6	6	N/A	5.82	N/A	N/A	N/A	0.61	N/A	250	>999	>999	✓	1.04	N/A	N/A	✓	N/A		
3/S	Lights Beds/ Bathroom	A	100	7	1.5	1	0.4	60898 MCB	B	6	6	N/A	5.82	N/A	N/A	N/A													
4/S	SPARE													N/A	N/A	N/A	N/A												
5/S	SPARE													N/A	N/A	N/A	N/A												
6/S	SPARE													N/A	N/A	N/A	N/A												
7/S	RCD Module (Split board)													N/A	N/A	N/A	N/A												
8/S	RCD Module Covering													N/A	N/A	N/A	N/A												
9/S	Skt Ring Circuit Kitchen	A	100	10	2.5	1.5	0.4	60898 MCB	B	32	6	30	1.09	0.26	0.26	0.39	N/A	0.19	N/A	250	>999	>999	✓	0.62	13.6	15.7	✓	N/A	
10/S	Skt Ring Circui Flatt	A	100	7	2.5	1.5	0.4	60898 MCB	B	32	6	30	1.09	0.42	0.42	0.87	N/A	0.31	N/A	250	>999	>999	✓	0.74	13.6	15.7	✓	N/A	
11/S	SPARE													N/A	N/A	N/A	N/A												
12/S	SPARE													N/A	N/A	N/A	N/A												
13/S	SPARE													N/A	N/A	N/A	N/A												
14/S	SPARE													N/A	N/A	N/A	N/A												

Details of circuits and/or installed equipment vulnerable to damage when testing Date(s) dead testing 15/08/2023 To 15/08/2023 Date(s) live testing 15/08/2023 To 15/08/2023

LV Electronic Lighting Signature [REDACTED]

Tested by: Name (capital letters) [REDACTED] Position Approved Electrician Date 15/08/2023

Wiring Types: A PVC/PVC, B PVC cables in metallic Conduit, C PVC cables in non-metallic Conduit, D PVC cables in metallic trunking, E PVC cables in non-metallic trunking, F PVC/SWA cables, G SWA/XPLE cables, H Mineral Insulated, MW Metal Work, FM Ferrous Metal, O Other
 A/A1 - Single Core PVC Cables (4D1A), A/A2 - Multicore PVC Cables (4D2A), F/F1 - Single-core armoured PVC SWA Cables (4D3A), F/F2 - PVC SWA Cables (4D4A), A/A3 - PVC Twin & Earth (4D5), O/O1 - LSF single core cables 90°C rated (4E1A), O/O2 - Multi-core LSF cables 90°C rated (4E2A), G/G1 - Single-core armoured XPLE cables or 90°C rated (4E3A), G/G2 - Multi-core armoured XPLE cables or 90°C rated (4E4A), H/H1 - MCCC exposed to touch (4G1A)

Generic Continuation

This area is reserved for the continuation of the report. It is currently blank.

	Portable Appliance Inspection & Testing Certificate		Premium Assessments	
	Job Number	EH21 6DF	5-1 Wheatfield Place, Edinburgh EH11 2PD	

Customer	SUE OLIVER
Address	12D BUSH TERRACE, FISHERROW, MUSSELBURGH
Postcode	EH21 6DF

Number of items tested	17
-------------------------------	----

Item	Location	Class	Visual Inspection	PAT Tested	Date of Next Test	Pass/Fail	Comments
Fridge/Freezer	Living/Kitchen	1	Good	No	15.08.2024	-	Integrated, No Access Plug
Washing Machine	Living/Kitchen	1	Good	No	15.08.2024	-	Integrated, No Access Plug
Microwave	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
Smart Meter	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
Washing Machine	Living/Kitchen	1	Good	Yes	15.08.2024	Yes	
Toaster	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
Kettle	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
Dishwasher	Living/Kitchen	1	Good	No	15.08.2024	Yes	Integrated, No Access Plug
Iron	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
TV	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
TV Cable	Living/Kitchen	2	Good	Yes	15.08.2024	Yes	
Lamp	Bedroom	2	Good	Yes	15.08.2024	Yes	
Router	Bedroom	2	Good	Yes	15.08.2024	Yes	
Extension Cable	Bedroom	2	Good	Yes	15.08.2024	Yes	
Lamp	Bedroom	2	Good	Yes	15.08.2024	Yes	
Lamp	Bedroom	2	Good	Yes	15.08.2024	Yes	
Lamp	Bedroom	2	Good	Yes	15.08.2024	Yes	

Date of Inspection	15.08.2023
Date of Next Inspection	15.08.2024
Surveyor	

12 Bush Terrace, Musselburgh (Fisherrow) – Legionnaires Risk Assessment:

Hazards:

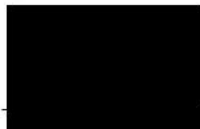
Does the property Have?	Yes/NO	How can I remove this risk?
Does the cold-water temperature rise higher than 20c?	NO	To avoid this, ensure hot and cold water pipes are not situated side by side without insulation between them.
Does the temperature of your stored hot water drop below 60C?	No (none stored)	To avoid this, set the temperature control on the boiler or hot water tank to 60C.
A water storage tank	No	To reduce the risk, the water should have a fitted lid and be clean.
Are there any areas where stagnant water occurs (deadlegs) e.g. Pipes that could flow back into your water system?	No	You can ensure water cannot stagnate anywhere in the system by removing all redundant pipe work.
Is the property left empty for any length of time?	No*	If the property is left vacant for any period of time taps should be run clear.

*The property is very very rarely vacant for more than 7 days. Where it may occur it is inspected.

Risk assessment:

Carried out: 30 August 2023

By PETER OLIVER



Energy Performance Certificate (EPC)

Scotland

Dwellings

12D BUSH TERRACE, FISHERROW, MUSSELBURGH, EH21 6DF

Dwelling type: Mid-floor flat
Date of assessment: 12 August 2023
Date of certificate: 14 August 2023
Total floor area: 55 m²
Primary Energy Indicator: 185 kWh/m²/year

Reference number: 4117-2628-1000-0112-1296
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Quidos
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*

£2,985

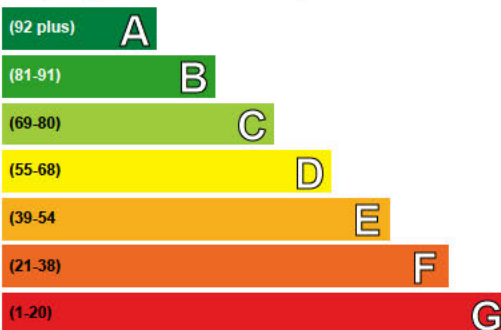
See your recommendations report for more information

Over 3 years you could save*

£711

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

Very energy efficient - lower running costs



Current	Potential
75	80

Energy Efficiency Rating

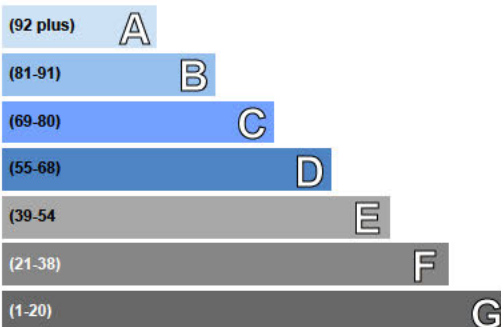
This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (75)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Not energy efficient - higher running costs

Very environmentally friendly - lower CO₂ emissions



Current	Potential
77	83

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band C (77)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Not environmentally friendly - higher CO₂ emissions

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£711.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, partial insulation (assumed)	★★★★☆	★★★★☆
Roof	(another dwelling above)	—	—
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 33 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,019 over 3 years	£1,299 over 3 years	
Hot water	£684 over 3 years	£693 over 3 years	
Lighting	£282 over 3 years	£282 over 3 years	
Totals	£2,985	£2,274	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£237		

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	4,180	N/A	N/A	(1,960)
Water heating (kWh per year)	1,773			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Quidos (www.propcert.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: [REDACTED]
Assessor membership number: QUID206703
Company name/trading name: PropCert
Address: 5-1 Wheatfield Place
Edinburgh
EH11 2PD

Phone number: [REDACTED]

Related party disclosure: No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Confirmation of your policy changes

**Customer Reference**

430031575

Date

17/08/2023

Mr Peter Oliver
C/o Susan Oliver, Dragonlea
Dirleton
NORTH BERWICK
East Lothian
EH39 5EP

Dear Mr Oliver

We refer to your recent change and have pleasure in enclosing your new policy documents. Please check the details and inform us immediately if there are any errors, to ensure that our records are correct.

Please call or email us if you have any questions, or if you would like a quote for another insurance product, such as car, bike, van, home, caravan or travel insurance.

Yours sincerely

Adrian Flux Customer Service Team

SUMMARY

Property Address

12D Bush Terrace
EH21 6DF

Cover

Buildings - Accidental
Damage
Contents - Accidental
Damage

Insurance Company

HCC International
Insurance Company
pld, trading as Tokio
Marine HCC

Policy Number

TOK/031575

Renewal Date

05/08/2024

CONTACT US

Customer service: 0344 381 6505 | Lines are open 9:00am - 5:30pm Monday to Friday and 9:00am - 1:00pm Saturday

Shorter wait times likely between 10am to 3pm weekdays and 9am to 12pm on Saturdays

Claims: 0344 381 6505

Email: household@adrianflux.co.uk

Go to: customers.adrianflux.co.uk

Correspondence address: FREEPOST RTGX-KBGU-YLEU, Adrian Flux, East Winch Hall, East Winch, King's Lynn, PE32 1HN

Adrian Flux is a trading name of Adrian Flux Insurance Services, an independent intermediary, authorised and regulated by the Financial Conduct Authority 307071. Partners: D Flux, Y Flux.

Adrian Flux Insurance Services
 East Winch Hall, East Winch, Kings Lynn, Norfolk, PE32 1HN
 Telephone 0344 381 6505 Facsimile 0344 381 4373

Mr Peter Oliver		Policy Number: [REDACTED]
Insured:		Insurance Period:
		From 17/08/2023 to 04/08/2024
Home Address:	C/o Susan Oliver [REDACTED] [REDACTED] [REDACTED]	Mortgagee:
Insured Address:	12D Bush Terrace MUSSELBURGH EH21 6DF	
Occupancy	Let - Holiday Home	
Brokers:	Adrian Flux Insurance Services	
Broker ref:	[REDACTED]	

**Insurance is provided under each of the Sections below where an amount (or 'as stated herein') is inserted.
 Where there is no insurance the words 'Not Covered' are shown.**

SECTION	SUMS INSURED (£)
1. BUILDINGS (Including Accidental Damage)	210000.00
2. CONTENTS (Including Accidental Damage)	15000.00

Total Premium: £478.21 (including Insurance Premium Tax Of £51.24)
 The premium quoted above excludes any additional fees/charges included by your broker/intermediary.

ENDORSEMENT NUMBERS, CLAUSES & EXCESSES, APPLICABLE TO THIS INSURANCE (if any):-

An endorsement only applies if the endorsements number is shown in this schedule.

- All Sections - Policy Excess - £ 150
- All Sections - Escape of Water - £ 500
- All Sections - Policy Excess whilst unoccupied - £ 250
- All Sections - Subsidence, Landslip and Heave - £ 1000
- All Sections - Accidental Damage - £ 250
- All Sections - Malicious Damage - £ 2500
- HCC11 - Non-standard construction
- HCC38 - Holiday Home Endorsement
- HCC39 - Holiday Home Legal Liability Endorsement
- HCC19 - Flat roof storm damage excess
- HCC58 - Theft or attempted theft restriction
- HCC960 - Short term let usage
- HCC72 - Holiday Home Legal Liability Endorsement

The Policy Wording and this Schedule must be read as one document.

Adrian Flux Insurance Services
East Winch Hall, East Winch, Kings Lynn, Norfolk, PE32 1HN
Telephone 0344 381 6505 Facsimile 0344 381 4373

Insured: **Mr Peter Oliver**

TOK/031575

HCC11 - Non-standard construction

It is noted that the risk address is of non-standard construction, the details of which are as follows:

Roof: Slate, 67%. Felt On Timber, 33%.

HCC38 - Holiday Home Endorsement

1) When the private residence is occupied continuously for more than 48 hours by you, or your guests or tenants the following terms apply:-

Section one: Buildings and Section two:

Contents

Where the excess payable is £250 in respect of Insured events 1-12 and 14-15, this is reduced to £150.

Where the excess payable is £500 in respect of Insured event 13, this is reduced to £250.

The £1,000 excess for Section one: Buildings Insured event 14 Subsidence remains the same.

2) If your schedule shows that Accidental damage cover is included for Buildings the following applies:

What is covered

We will pay for accidental damage to the buildings, underground cables, pipes and tanks.

What is not covered

The first £250 of every claim

Any damage caused by:

chewing, tearing, scratching or fouling by pets;

frost, the atmosphere, or fading caused by light;

any process of cleaning, repairing, dyeing, renovating or maintaining your

buildings; - faulty workmanship, design or materials;

any water seeping into the buildings;

the cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks;

loss or damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material; or

delamination of pitch fibre pipes.

Damage to hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements,

piers, jetties, bridges and culverts.

Damage that happens while the buildings are being demolished or having repairs or alterations carried out to the structure.

Damage shown under the ?What is covered? and ?What is not covered? part of:

Insured events 1 to 15; and

Extra benefits included with buildings in Section one: Buildings.

3) If your schedule shows that Accidental damage cover is included for Contents the following applies:

What is covered

We will pay for accidental damage to the contents while they are in the private residence.

What is not covered

The first £250 of every claim

Any damage caused by:

chewing, tearing, scratching or fouling by pets;

frost, the atmosphere, or fading caused by light;

any process of cleaning, repairing, dyeing, renovating or maintaining the item; - faulty workmanship, design or materials;

using the contents in a way which is different to the manufacturers instructions; - information being erased or damaged on computer equipment; -

any water seeping into the private residence.

Damage to:

any powered machine while it is being used as a tool and if damage arises directly out of its use;

clothing, food and drink;

free-standing hot tubs, jacuzzis and spas.

Damage while the private residence is unfurnished

Damage shown under the ?What is covered? and ?What is not covered? part

of:

Insured events 1 to 15; and

Extra benefits included with contents in Section two: Contents.

HCC39 - Holiday Home Legal Liability Endorsement

We will extend Section three: Liability to cover your legal liability to pay compensation for: • bodily injury to any person using the buildings for holiday accommodation purposes; • loss of or damage to their property whilst within the buildings of the holiday accommodation provided that the loss or damage or injury occurs within the period of insurance. The insurance does not cover any liability arising out of the provision of food or drink or any service or facility other than use of the buildings for holiday accommodation.

HCC19 - Flat roof storm damage excess

In respect of Section 1 Buildings, insured event 15 storm under what is not covered the following is added: The first £250 of every claim for loss or damage caused by ingress of water to flat roofed areas of the buildings.

HCC58 - Theft or attempted theft restriction

Insured event 10 (Theft) in Section one: Buildings is amended as follows: What is not covered • Loss or damage: - caused by you or your guests or tenants; - while the home is unfurnished or unoccupied; - unless there has been forced and violent entry into or exit out of the home. Insured event 10 (Theft) in Section two: Contents is amended as follows: What is not covered • Loss or damage: - caused by you or your guests or tenants; - while the home is unfurnished or unoccupied; - unless there has been forced and violent entry into or exit out of the home; - to valuables or money in any garage or outbuilding

HCC960 - Short term let usage

You have told us and we agree that the home will be used intermittently for the purposes of short term let accommodation. Whilst the home is let the following terms will be applicable: We will not cover any valuables or money. We will not cover theft or attempted theft or malicious damage or vandalism caused by tenants or by anyone who is legally occupying the home.

HCC72 - Holiday Home Legal Liability Endorsement

We will extend Section one: Property owners liability and Section two: Contents liability to cover your legal liability to pay compensation for: - bodily injury to any person using the buildings for holiday accommodation purposes; - loss of or damage to their property whilst within the buildings of the holiday accommodation provided that the loss or damage or injury occurs within the period of insurance. The insurance does not cover any liability arising out of the provision of food or drink or any service or facility other than use of the buildings for holiday accommodation.

HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC, is a member of the Tokio Marine HCC Group of Companies. HCCII is incorporated and registered in England and Wales (Company Reg No: 01575839) whose registered office is at 1 Aldgate, London, EC3N 1RE. FCA number 202655.

Signed by and on behalf of Adrian Flux Insurance Services

[Redacted Signature]

[Redacted Name]

Authorised Official

Statement of Fact

IMPORTANT: Your Insurers have agreed to treat the attached proposal form as a Statement of Fact and it is therefore important that you carefully read the Statement below. Please read the information on this statement of fact carefully. It is a record of the statements made and the information given orally and/or when you answered questions and completed your transaction on line and constitutes the basis of your contract of insurance. If the information is not correct contact us immediately, no later than 7 days after receipt of this statement of fact, and advise us of the relevant corrections to enable us to send you a replacement statement of fact. Failure to disclose all necessary information could invalidate your insurance. We will advise you of any premium changes or any changes to the terms and conditions that may result from the amendments to this proposal. The statement of fact should be retained with your schedule and policy booklet.

INSURERS MAINTAIN AN INSURANCE ANTI-FRAUD AND THEFT REGISTER AND EXCHANGE INFORMATION WITH EACH OTHER TO PREVENT FRAUDULENT CLAIMS. IT IS OUR PRACTICE TO CO-OPERATE WITH POLICE AUTHORITIES IN BRINGING PROSECUTIONS WHERE FRAUDULENT CLAIMS ARE DETECTED

Proposers full name(s) (Mr/Mrs/Ms/Miss/Other):

Mr Peter Oliver	Date of birth:	21/04/1983
-----------------	----------------	------------

Home Address

C/o Susan Oliver	Telephone:
------------------	------------

Address of property to be insured (if different)

12D Bush Terrace MUSSELBURGH EH21 6DF
--

Insurance period from 17/08/2023 to 04/08/2024

GENERAL QUESTIONS

1 Have you or anyone who normally lives in the home to be insured:

a Had any insurance declined, cancelled, declared "void" or had any terms or conditions imposed?	No
b Been convicted of any offence (other than a motoring offence)?	No
c Have any prosecutions pending?	No
d Ever been declared bankrupt or have bankruptcy pending?	No
e Ever had an IVA or a CCJ or have an IVA or CCJ pending?	No

If you have answered 'Yes' to any of the above, please give details below.

Proposer	Date	Type	Fine (£)	Sentence Detail(s)

f Had any loss or claim in the past 5 years even if you were not insured at the time? No

If you have answered 'Yes' to the above, please give details below.

2 Is the home to be insured used in any part for business trade or profession? No

a Type of business	
b Type of work	
c Do you have Public Liability cover?	
d Do you have paying guests?	
e If you have paying guests, how many?	
f Do you have equipment on the premises?	
g Do you have stock on the premises?	

For equipment and stock on your premises, your policy may not include this and you will need to contact us to check.

3 Is the home to be insured:

a In a good state of repair and will it be properly maintained?	Yes
b Boarded up in any part of the property?	No
c Construction type	Stone
d Roof type	Slate Felt On Timber
e Undergoing any renovation?	No
i Value of works?	
ii Start date of work	
iii End date of work	
JCT contact in place?	

4 Is more than 20% of the total roof area flat & covered with felt? Yes
If YES, please state % 33

5 Please state number of bedrooms in the home 2

6 How many people normally occupy the home?
Adults 0 Children 0

7 In what year approximately was your home built? 1890

8 Are you aware of any subsidence, landslip or heave at your home or within 400 metres of your home? No

If there is any history of subsidence please give details below

a	Who was affected?	
b	Is a 12 month RICS report provided?	
c	Is there a certificate of structural adequacy?	
d	When was underpinning carried out?	
e	Is the property being purchased?	
f	Is the building built on made up ground, on a land fill site, slag heap or underground workings of any sort?	
g	Has the property ever suffered any problems with the underground drainage system?	

9 Is the home within 400 metres of a river, a water course or the sea? Yes

If YES, please supply details Distance away (m): 70 ,
Height above (m): 3

10 Has there ever been any flooding at the home or within 400 metres of the home? No

a When was the area last flooded?

11 Are there any trees within 10 metres of your property? No

Type	Status	Dist (m)	Height (m)

12 Is the property connected to any business premises? No

13 How many outbuildings does the property have? 0

14 Please fully describe your occupation/s and type of work including any part-time work, e.g. "Sales Manager of an Advertising Firm" not just "Manager".

You: Company Director Holiday Accommodation
Full Time

15 If unemployed are you currently seeking employment?

16 Are you: a) Owner? Yes b) Landlord? Yes c) Tenant? No

17 Description of home First Floor Purpose Built Flat

18 Description of accommodation Owned On Mortgage By Proposer - Sometimes Let
Furnished

19 Description of residence Let - Holiday Home

20 If the property is a flat:

a Type of flat? Individual

b How many storeys activated? 3

c How many flats? 7

d Is the flat on the top floor? No

e Is the flat above commercial premises? No

21 Is the property occupied only by the proposer's family?

22 Is the property unoccupied during the day?

23 Is the property unoccupied during the night?

24 Is the property going to be left vacant at night for more than 30 days in a calendar month?

25 What is the maximum number of consecutive days that the property will be unoccupied for?

26 Do any lodgers occupy any part of the property?

27 Is unoccupancy pending?

28 If the property is unoccupied :

a How long has it been unoccupied (months)?

b How long will it remain unoccupied?

c Will you be renovating or refurbishing the property?

29 Let Property – Tenant information

a Description	Holiday	
b Number of tenants		0
c Is a minimum of a 6 month short hold tenancy agreement in place?		No
d Satisfactory references obtained for existing tenants?		No
e Is the property sub divided in to bedsits? (A bedsit is a property divided in to separate rooms with cooking facilities in each room.)		No

BUILDINGS

Complete this section if you wish to insure your Buildings

1. Please enter the amount to be insured:
 This amount should include the garage and all outbuildings and represent the full cost of reconstruction in their present form plus an amount for demolition costs, architects' and surveyors fees.

2. Do you wish to include Accidental Damage? (An increased premium will apply)

3. Have the buildings been underpinned or provided with other means of structural support?

4. Have the buildings been monitored or are they currently being monitored for subsidence, landslip or heave?

5. Have the buildings been the subject of a valuation or survey which mentions settlement, movement or structural defect? (If YES please send a copy with this form)

6. Is the building listed (details)

7. Have you previously been refused or had terms applied for insurance?

8. Are there any cracks or bulges in the buildings?

9. Does anyone else have an interest in this building, such as bank or building society?

If YES please give details below including the address, mortgage account or roll number. Please state if a duplicate schedule is required.

10. Previously insured for Buildings (details below)?

Unlisted

CONTENTS

Complete this section if you wish to insure your Contents

1. Please enter the amount to be insured:
 This amount should include all items contained in the home and represent the full cost of replacing them as new with the exception of clothing, household linen and pedal cycles where a deduction should be made for wear and tear.

2. Do you wish to include Accidental Damage? (An increased premium will apply.) (This is NOT available if your home is lent, unoccupied, let or sublet.)

3. Previous Contents Insurance (Details below)?

4. a) Does the total of all valuables* exceed 35% of the amount you have chosen for Contents insurance?

b) Does any single items of valuables* (including pairs or sets) exceed £1,000?

(If YES please provide us with a list of the items and their values)

*Valuables – This refers to jewellery, gem stones, pearls, gold, silver or other precious metals, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, musical instruments and guns.

PERSONAL ITEMS

(This is only available if Contents insurance has been chosen)

This section will provide cover for items while outside your home. Please state the amount to be insured in the appropriate box(es), which should represent the maximum amount taken out of the home at any one time.

1. Unspecified valuables*, clothing and personal belongings. Maximum value any item £1,000.

2. Pedal Cycles

Make, Model and Serial Number (if provided)	Value
<input type="text"/>	<input type="text"/>

3. Specified Items

* Valuables – this refers to jewellery, gem stones, pearls, gold, silver or other precious metals, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, musical instruments, sporting and camping equipment and guns.

HOME PROTECTION QUESTIONS

These MUST be answered if Contents insurance has been requested. If you have any doubts as to the nature of the locks on your doors and windows please refer to your insurance adviser or locksmith.

1. Are all external doors to the home secured by 5 lever mortise deadlocks to BS3621 or built in deadlocking cylinder locks and security bolts if the door is double glazed?	Yes	4. Do you have an intruder alarm fitted to the home?	No
2. Are all double sliding patio doors & French windows fitted at the top and bottom of each portion with mortise security bolts, or other key operated locks, to BS3621?	N/A	a) If yes, is your alarm installed and maintained by a National Approval Council for Security Systems (NACOSS) approved installer?	No
3. Are all of the ground and basement windows and other easily accessible* windows secured by key operated window locks or screwed permanently shut? (*without the use of a ladder)	No	b) Is it bells only or monitored by a central station?	
		c) Have the Police ever advised you that they will not respond to an alarm call at your home?	No
		5. Is there a safe installed in the home? If Yes please supply the make, model & type (i.e. wall or underfloor)	No

ADDITIONAL INFORMATION

--

Has ANY of the information shown in this document changed?	
Do you need to add additional information to this document, such as specified items?	
Have any changes been made to the property, or the use of the property?	

IF YOU HAVE ANSWERED 'YES' TO ANY OF THE ABOVE YOU MUST CONTACT US TO UPDATE THE POLICY.

DECLARATION

I/We declare that to the best of my knowledge and belief all the information give on this Statement of Facts is true and complete and that nothing which might influence the Underwriters in accepting or assessing this Proposal has been withheld. I/We also declare that if any details or answers on this form have been written by another person that they are acting as my/our agent. I/We hereby consent to any information you may have about me/us being processed by you for the purpose of providing insurance and claims handling, which may necessitate your providing such information to third parties.

IMPORTANT NOTES

1. If you are in any doubt about how to respond to the questions on this document, such as whether a particular fact or certain information is relevant, you must ensure that you advise us of it. Failure to provide information or providing false information by inaccurately answering the questions may result in this policy being void from inception – leaving you without insurance cover. You should keep a complete record (including copies of all letters) of all information supplied to Underwriters for the purpose of entering into this Contract of Insurance.
2. Underwriters' liability does not operate until acceptance has been notified and Schedule delivered to the insured. If the proposal should disclose any special features, the Underwriters may quote special terms and they reserve the right to decline a proposal.
3. Details of full policy terms will be supplied on request.
4. You and the Underwriters are free to choose the law applicable to this insurance contract. Unless we have agreed otherwise with you, this insurance is governed by English law.
5. At your request, a copy of this completed form will be supplied to you, provided the request is made within a period of three months after its completion.

Authorised and regulated by the Financial Conduct Authority

TERMS OF BUSINESS

Customer Ref No: [REDACTED]

Name: Mr Peter Oliver

17/08/2023

Adrian Flux Insurance Services,
East Winch Hall, East Winch, King's Lynn, Norfolk, PE32 1HN
You can email us at household@adrianflux.co.uk

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Please use this document to decide if our services are right for you.

Our service

We act as an insurance intermediary on yours and the insurer's behalf. You will not receive advice or a recommendation from us and you will need to make your own choice with regard to the products that we offer you. Our service includes administering the policy for you and helping you and the insurer with any ongoing changes you have to make. Adrian Flux Insurance Services is an approved Lloyd's Coverholder.

Who regulates us?

Adrian Flux Insurance Services is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307071. You can check this on the FCA's website by visiting www.fca.org.uk/register or by contacting them on 0800 111 6768. We are also licensed by the Jersey Financial Services Commission.

Products that we offer

We sell a wide range of both personal and commercial insurance products and provide information on the basis of a fair analysis of the market from a wide range of insurers. Any additional policies we sell in conjunction with your main policy are linked and will be cancelled in line with the main one. We only offer products from a limited number of insurers for caravan insurance. We will provide a list of these insurers on request.

- For Agreed Value, Driving Other Bikes/Cars, Excess Protection, Helmet & Leathers, Keycare, Misfuel, Mobility Scooter, Personal Accident, Personal Possessions, Replacement Vehicle, Roadside Assistance, Pot Hole, Spare Parts, Total Loss Protection, Trailer and Windscreen Insurances we deal exclusively with Trinity Lane Insurance Company Ltd.
- For Beach Hut Insurance we deal exclusively with Tokio Marine HCC.
- For Commercial Vehicle and Private Vehicle Legal Expenses Insurances we deal exclusively with Allianz Insurance Plc.
- For Home Emergency, Landlord Home Emergency and Household Legal Expenses Insurances we deal exclusively with Royal and Sun Alliance Plc.
- For Gadget and Tools in Transit Insurances we deal exclusively with Astrenska Insurance Services Limited.
- For Licence Defence, Holiday Home Legal Expenses and Unoccupied Property Legal Expenses Insurances we deal exclusively with AmTrust Europe Limited.
- For Landlord Legal Expenses and Motorcycle Legal Expenses Insurance we deal exclusively with Financial and Legal Insurance Company Limited.
- For Public Liability and Goods in Transit Insurances we deal exclusively with The Salvation Army General Insurance Corporation Ltd.
- For Travel Insurance we deal exclusively with AXA Insurance UK plc.
- For Loss Recovery Insurance we deal exclusively with Tokio Marine Kiln Syndicates Limited.

Trinity Lane Insurance Company Ltd is owned by one of the partners of Adrian Flux Insurance Services.

Insurer security

While we monitor the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

How monies paid to us are handled

We are the Agent of Insurers for the purpose of collection of premiums and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account, and that any premium refund is treated as received by you when it is actually paid over to you. We normally accept payment by any of the major debit/credit cards or a guaranteed cheque.

Your debit/credit card information will be replaced by a secure token so we can use the same card to take payments for automatic renewals and to pay or refund other premiums that may become due upon changes to the policy. To opt out, please call us on 0344 381 6505, or contact us by post or email.

Our charges

In addition to premiums and administration fees charged by insurers and the finance provider, we normally make the following non-refundable charges to cover the administration of your insurances:

This policy has a policy issue fee of £70 included.	
Making changes to your policy	£25
Making adjustments to your policy as a direct result of non-disclosures or misrepresentation by you at time of the quote and/or policy inception	£35
Cancelling policies	£25
Additional surcharge for cancelling or null and voiding policies prior to the 30th day of cover	N/A
Arranging an agreed value	£15
Arranging collection of bad debts	£35
Processing uncleared cheques	£30
Replacement Smartbox and Data	£160

We usually receive a commission from the insurer, which is proportionate to the insurance premium. Occasionally we may arrange a policy on which we earn no commission and in these cases we will advise you of the proportionate fee before you take the policy out.

Your insurer may make a charge for any amendment made to your policy in addition to any increase in premium and our midterm adjustment fee.

Return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), will be refunded to you net of commission or proportionate fee which is 26.5%. Where applicable, all refunds will be processed to the same debit/credit card that was used to make a payment on the policy.

You should not take out a new policy if you have an existing debt with us, Hadleigh Holdings Ltd or their subsidiaries. If your new policy is cancelled as a result, we reserve the right to offset the cancellation refund against the equivalent value of the debt.

Cancellations

You have the right to cancel your policy at any time. If you wish to cancel your policy, please call us first to discuss this. It may be necessary for you to send us your cancellation request in writing before your policy can be cancelled. Do not cancel your Direct Debit payments.

Most insurers will retain the full annual premium if a policy is cancelled and a claim has been reported. All supplementary covers will be cancelled if your main policy is cancelled.

Any refund will be offset against any outstanding Direct Debit payments. Where the amount that you owe exceeds the amount that you have paid, you will be required to make payment for the outstanding amount straight away. Failure to do so may result in us taking steps to recover the debt.

Within the 14-day cooling off period

The insurer of your main policy will make a reasonable charge for the time you have been on cover if your policy is cancelled during a period of 14 days either from the day of purchase of the contract, or the day on which you receive your policy documentation; whichever is later. For supplementary covers that are cancelled during this period, the full premium will be returned by the insurer providing no claim has been made.

After the 14-day cooling off period

You may be due a refund for part of your main policy premium. Upon cancellation of the contract, it should be noted that Insurance companies apply short term cancellation charges which are not proportionate to the annual premium and as these form part of the contract offered, we would ask clients to realise that such charges upon cancellation are applied by the underwriters and not us.

Premiums and financial aspects

The following refers to policyholders over the age of 18. Policyholders under the age of 18 are not eligible to enter into a credit agreement and will require a parent or guardian to do so on their behalf. The parent or guardian will be subject to the data sharing, credit and money laundering checks as stated below.

For the purposes of introducing customers to premium finance facilities we deal exclusively with Premium Credit Limited (PCL). We may receive a commission for introducing you to PCL. If you pay using premium finance, it costs more in total than paying for your policy in one single payment. Finance is subject to status. Your data will be shared with PCL who will assess your creditworthiness using a range of tools to carry out anti-money laundering checks and credit assessments. Your application will include a search of your records at a credit reference agency.

This is a credit agreement between you as the policyholder and PCL, and is separate to the insurance policy. PCL will contact you with full details of your credit agreement. As this is in effect a loan for the initial premium, this agreement should not be cancelled until this has been fully repaid to PCL, even if your insurance policy has been cancelled. If any Direct Debit or other

payment due in respect of the credit agreement you enter into with PCL to pay insurance premiums is not met when presented for payment, or if you end the credit agreement with PCL, or if you do not enter into a credit agreement with PCL we will be informed of such events by PCL.

If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance (or, if this occurs shortly after the start or renewal of the insurance, to notify the insurer that the policy has not been taken up) and to collect any refund of premiums which may be made by the insurer and if any money is owed to PCL under your credit agreement pay it to PCL or if PCL have debited us with the amount outstanding use it to offset our costs. The balance will be debited from the debit/credit card last used by you.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

If during the course of the policy any additional premiums or refunds of premium are due, then these will be automatically applied to the remaining balance on the PCL account.

Disclosure

It is important you ensure that all information, statements or answers made by you to us online, on the telephone, proposal forms, claim forms and other documents are full and accurate and must be correct. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain an insurance certificate. You are advised to keep copies of any correspondence you send to us or direct to your insurer. Please consult us if you are in doubt on any aspect.

Awareness of policy terms

When a policy is issued, you are strongly advised to read it carefully as it is that document, the schedule, any certificate of insurance and the policy wording, which are the basis of the insurance contract you have purchased. If you are in any doubt over any of the policy terms or conditions, please contact us promptly.

Claims

If you are involved in an accident or have occasion to claim on your policy for any other reason, you must notify us immediately and we will promptly advise you and, if appropriate, issue you with a claim form and pass details to your insurer. You should not admit liability or agree to any course of action, other than emergency measures to minimise your loss, until you have agreement from your insurer. You must continue to make your monthly payments for your insurance, if applicable. We reserve the right to withhold payment in respect of claims, if payment of any premiums to us is in default.

Automatic renewals

For your protection, we reserve the right to automatically renew your policy up to five working days prior to the renewal date and take payment by the same payment method as this year. If we exercise this right we will write to you prior to the renewal date, informing you how much the premium will be and giving you time to opt out of the automatic renewal process. We also reserve the right to automatically renew any additional policies that you take out with this policy, such as breakdown assistance cover. You can opt out at any time during the policy term. To opt out, please call us on 0344 381 6505, or contact us by post or email.

Complaints

It is our intention to provide you with the highest level of customer service. However, if at any time you are dissatisfied with the service we provide, we have a formal complaints procedure, a copy of which is available upon request.

In the first instance please contact a member of staff with any concerns, either by telephone, email or post. We expect that they will be able to resolve any issues with the minimum of inconvenience to you.

If you remain dissatisfied after speaking with a member of staff, we will advise you how to pursue any outstanding concerns further. In the event that we have been unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Holders of policies issued by Isle Of Man Assurance Limited (IOMA) will not be protected by the United Kingdom Financial Services Compensation Scheme if IOMA should become unable to meet its liabilities. Further information about compensation scheme arrangements is available from the FSCS.

If the insurer of your policy is declared in default by the FSCS, we reserve the right to arrange a replacement policy with another insurer on your behalf. We would endeavour to replace your insurance cover at no expense or inconvenience to you.

Confidentiality

All personal information about our customers is treated as Private and Confidential.

We will only disclose the information we have about private individuals in the normal course of arranging and administering their insurance, including debt recovery, and will not disclose any information to any other parties without their written consent unless required by law or public interest, which includes the detection and prevention of fraud and money laundering, except for data that we share with Hadleigh Holdings Ltd and their subsidiaries. We may use the information we hold about our customers to provide them with information about other products and services that we feel may be appropriate to them. For full details of how we use your data please view our privacy policy on our website. Under the General Data Protection Regulation, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to the data protection officer.

Fraud detection and prevention

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) operated by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR) compiled by the Association of British Insurers (ABI). The aim is to check information provided and to prevent fraudulent claims.

Motor insurance details are also added to the Motor Insurance Database (MID) operated by the Motor Insurers' Information Centre (MIIC), which has been formed to help identify uninsured drivers and may be searched by the police to help confirm who is insured to drive. In the event of an accident, this database may be used by insurers, MIIC and the Motor Insurance Bureau (MIB) to identify relevant policy information. Other insurance related databases may also be added in the future.

To prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police.
- Undertake credit and claims record searches.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. We may log your IP address (and/or a unique identifier for your computer) and use this information to help us prevent and detect fraud, including passing it to fraud detection agencies. Law enforcement agencies may access and use this information. We, and other organisations, may also access and use this information to prevent fraud and money laundering, for example when:
 - Checking details on applications for credit and credit-related or other facilities.
 - Managing credit and credit-related accounts or facilities.
 - Recovering debt.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.

If you have any questions about any information in this notice, or if you want more details of the databases we access and contribute to, please contact us.

Identity and credit searches

We, and the companies we place business with, may make searches about you at credit reference agencies that will supply us with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not your application proceeds. The searches will not be used by lenders to assess your ability to obtain credit. We may use scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by Adrian Flux Insurance Services and other companies if you, or other members of your household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.

Telephone call recording

Calls may be monitored and recorded.

Note

Your acceptance of these Terms of Business does not affect your normal legal rights.

English law

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this contract is governed by English law.

Your Selected Policies



Customer Reference

██████████

Name

Mr Peter Oliver

Statement of demands and needs

Your policies are suitable for you based on the information you gave us along with your requirement for a competitive premium and have been selected by you on a non-advised basis.

You can use the internet links to download the relevant policy booklets. Please refer to the policy wording for full details. If you do not have access to the internet, please let us know and we will post policy information to you.

Your HCC International Insurance Company plc, trading as Tokio Marine HCC home insurance policy (██████████)

The schedule shows the excesses and endorsements that apply to your policy. The price shown on the schedule is the basic insurer premium, without any fees or extra benefits.

You must read the insurance schedule in conjunction with the policy booklet to ensure you understand the features and conditions of your insurance. You can download your policy booklet from http://flux.cx/book_2126

Excess Protection

To download the policy booklet for this extra benefit please use the following link

http://flux.cx/book_1796



HOUSEHOLD EXCESS PROTECT SCHEDULE

Policy number	██████████
Effective date and time	17/08/2023 13:23:00
Expiry date and time	04/08/2024 23:59:00
Policy holder	Mr Peter Oliver
Address	██
Postcode	██████████

Value of cover

Included £300 Cover, Premium Payable £25
(Including Insurance Premium Tax at £0.88 and a Broker Fee of £16.80)

For full details of your policy cover, reference should be made to the policy wording.

The above policy is arranged by Adrian Flux Insurance on behalf of
Trinity Lane Insurance Company Limited

Unoccupied Home Insurance

Insurance Product Information Document

Company: Adrian Flux Insurance Services

Product: Unoccupied Home Insurance

This insurance is underwritten by HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London, EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655)

Adrian Flux Insurance Services is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA number 307071).

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section household insurance policy which provides cover for loss or damage to unoccupied private residences and/or contents. Cover will only be provided for the sections which you select and which are shown in your schedule.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

Buildings *(if selected)*

- ✓ Loss or damage to buildings (including garages and outbuildings) caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by any vehicle or animal, breakage of aerials, falling trees, telegraph poles or lamp-posts, theft or attempted theft, malicious acts or vandalism, flood, water or oil leak, subsidence, heave or storm (up to the sum in your schedule)
- ✓ Your legal liability as the owner of the private residence (and of a previous private residence in certain circumstances), for bodily injury to others or loss or damage to their property caused by an accident happening in or around the home (up to £2,000,000)
- ✓ If you sell the private residence, from the date you exchange contracts, we will give the buyer the benefit of cover under this section, until the sale is completed, as long as this is within the period of insurance
- ✓ Loss of metered water up to £500 caused by an insured event

Contents *(if selected)*

- ✓ Loss of or damage to your contents in the home caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by any vehicle or animal, breakage of aerials, falling trees, telegraph poles or lamp-posts, theft or attempted theft, malicious acts or vandalism, flood, water or oil leak, subsidence, heave or storm (up to the sum in your schedule)
- ✓ Your legal liability as occupier of the private residence up to £2,000,000
- ✓ Your legal liability for accidental bodily injury to your domestic employees (up to £5,000,000)



What is not insured?

- ✗ Storm damage to hedges, fences and gates
- ✗ Loss or damage caused by wear and tear or anything that happens gradually
- ✗ Electrical and mechanical breakdown
- ✗ Theft, attempted theft or malicious damage caused by anyone lawfully on the premises
- ✗ The cost of maintaining the buildings
- ✗ Items of gold, silver, jewellery, watches, photographic equipment, pictures or works of art, stamp, coin or other collections
- ✗ Contents kept in the open
- ✗ Money, credit and debit cards
- ✗ Any property connected with a business, profession or trade
- ✗ The activities of any contractor in connection with work to extend, renovate, convert, repair, refurbish, redecorate or modernise the buildings
- ✗ The cost of replacing undamaged or unbroken items or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched
- ✗ Liability arising from any profession, trade or business
- ✗ Loss or damage caused by escape of water or oil (during from 1st November to 31st March) unless all mains supplies are turned off and the water and central heating systems are drained or the central heating system is kept running to maintain a constant temperature of 15 degrees centigrade throughout the private residence.
- ✗ Loss or damage caused by theft or attempted theft unless there has been forced and violent entry or exit to the buildings



Are there any restrictions on cover?

- ! The excess (the amount you have to pay towards a claim) which is shown in your policy schedule
- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! There are limits for certain insured events and these are set out in your policy documents



Where am I covered?

- ✓ The cover is for the private residence at the address shown in the schedule, including outbuildings and garages and its boundaries



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You or an authorised person must inspect the inside and outside of the private residence at least once every 30 days
- All security devices at the private residence must be maintained in good order throughout the period of insurance and be in use at all times when the property is left unattended
- You must tell us as soon as possible if:
 - you plan to carry out building works at the private residence;
 - you change your postal address;
 - you change how the private residence is used (for example, if it becomes occupied or is used for business);
 - you are convicted or have a prosecution pending for any offence (other than motoring);
 - the private residence is not in good condition or repair
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy



When and how do I pay?

The premium for this policy is shown in your schedule. You can pay your premium as a single annual payment, continuous annual payment or by monthly instalments. Payment is required before the policy starts and the full payment or deposit can be made using a credit or debit card



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



How do I cancel the contract?

You can cancel your policy by contacting Adrian Flux Insurance Services within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim. There will be an additional charge of £25 (plus Insurance Premium Tax) if you cancel outside of the 14 day cooling off period to cover the administrative cost of providing the insurance

Adrian Flux Home Excess Protect Insurance Policy

Insurance Product Information Document



Company: Trinity Lane Insurance Company Limited

Product: Excess Protect £300

Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar

This document provides a summary of the key information relating to this home excess protect insurance policy and should be read in conjunction with your policy wording and home excess protect schedule.

What is this type of insurance?

Excess Protect reimburses an amount equal to the excess you were liable for on a claim settled on your home insurance policy up to your cover limit of £300.



What is insured?

- ✓ Excess Protect reimburses an amount equal to the excess you were liable for on a claim settled on your home insurance policy up to your cover limit of £300.



What is not insured?

- ✗ Any claim that your Home Insurance Policy does not provide cover for or where the excess is not exceeded
- ✗ Loss, damage, cost or expenses directly or indirectly caused by, resulting from or in connection with war and terrorism
- ✗ Any claim notified to Us more than 31 days following the settlement of your claim
- ✗ Any contribution or deduction from the settlement of your claim against your main Home Insurance Policy other than the stated Excess, for which you have been made liable.
- ✗ Any liability you accept by agreement or contract, unless you would have been liable anyway
- ✗ Any claim that is refused by your Home Insurance policy Insurers to whom you are claiming.
- ✗ If you make a claim that is false or fraudulent in any way, the policy is void and any claim will not be paid.



Are there any restrictions on cover?

- ! The home excess policy will continue to respond for the period of cover or until your limit of £300 has been reached, whichever comes first.
- ! Keeping to the terms of this policy - we will only give you the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the Home Insurance Policy, as far as they apply.
- ! The policy holder stated on the Home Excess Protect schedule must be a named proposer on the home insurance policy.
- ! Other Insurance - If you were covered by any other insurance for the Excess payable following the incident, which resulted in a valid claim under this policy, we will only pay our share of the claim.



Where am I covered?

You are covered in:

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- At the start of the policy you must give true and complete answers to any questions we may ask. In the event of any misrepresentation or concealment is made by you or in support of any claim under this insurance this policy may be voided as no refund of premium will be given.
- Premiums must be paid on time
- All claims must be notified to us as soon as possible and no more than 31 days following the settlement of your claim.
- In order to make a claim you will need to provide the following documentation;
 - a) A copy of Your Schedule of Insurance.
 - b) A copy of your settlement letter from your Home Insurance Policy insurer, which must state the amount settled and the Excess deducted
- You must tell us as soon as possible about any changes to your details as if you do not tell us your insurance may be invalidated and a claim may be refused



When and how do I pay?

Payment will be required when you take out the policy either in a lump sum with a credit / debit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

Your insurance cover start and end dates will be shown on your policy schedule and certificate of HouseHold insurance.



How do I cancel the contract?

If you are not satisfied with the cover provided by this insurance, please return the document to your insurance adviser within 14 days of receiving it. We will return any premium you have paid as long as we have not paid or are processing a claim.

If you/we cancel this policy after the initial 14-day period described above, we will not return any premium.



**SHORT TERM LET (STL) LICENSING
FIRE SAFETY CHECKLIST**

Address		12D BUSH TERRACE, MUSSELBURGH	
		Postcode	EH21 6DF
Dutyholder	PETER OLIVER	Contact Tel No	[REDACTED]
Contact Email	[REDACTED]		
Premises STL Reference			
Section A:		Premises Profile	
		Yes	No
1.	Is the maximum occupancy of the premises for 10 persons or less (including children); or Is the premises being used for home letting / home sharing / secondary letting for 8 guests or less (including children)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.	Does the premises have an escape route from each short term let bedroom via a hall and/or stair to at least one final exit door (which has direct access to the outside)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3.	Does the premises have letting accommodation on one or two floors only?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4.	Is the premises storey areas less than 200 m ² internal floor space?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Section B:		Yes	No
5.	Have you carried out and recorded a Fire Safety Risk Assessment which is available for inspection?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6.	Has the Fire Safety Risk Assessment fully considered the diverse range of needs that guests may have in relation to fire safety?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7.	Has the Fire Safety Risk Assessment been reviewed in the previous 12 months? <i>Where answer is "No" see guidance below for further advice</i>	<input type="checkbox"/>	<input type="checkbox"/>
	Have escape routes (fire resisting construction and self-closing fire doors where appropriate) been assessed as adequate for the property type through the premises Fire Safety Risk Assessment?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Can you confirm that no inner rooms are used as sleeping accommodation?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Are escape routes (including communal areas, where present) clearly signed as such and kept free from obstruction at all times?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Have you recorded the evacuation procedures and ensured that guests are aware of them? E.g. have they been provided with the information in the form of a fire action notice or via a welcome folder? <i>Where answer is "No" see guidance below for further advice</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

		Yes	No
8. Doors and Exits	Do all final exit doors, including the main entrance used by guests, open from the inside without use of a key? <i>Where answer is "No" see guidance below for further advice and engage with your Local Authority Licensing section.</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. Firefighting Equipment (Extinguishers)	Is the firefighting equipment adequate for the risk in the premises (number, type, location)? ** as assessed through the premises Fire Safety Risk Assessment? <i>Where answer is "No" see guidance below for further advice</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Is firefighting equipment maintained annually and recorded on the test labels and/or log book? <i>Where answer is "No" see guidance below for further advice</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. Automatic Fire Detection	Is the level of automatic fire detection adequate within the premises as assessed through the premises Fire Safety Risk	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Is the system tested weekly/monthly/annually and the results recorded in a Log Book? <i>Where answer is "No" see guidance below for further advice</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Emergency Lighting	Is there adequate provision for the lighting of emergency routes in the event of a mains failure as assessed through the premises Fire Safety Risk Assessment?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Is any equipment provided tested and maintained with the results of tests recorded in a Log Book? <i>Where answer is "No" see guidance below for further advice</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. General	Is there an up to date Fire Log Book including test certificates available for audit? <i>Where answer is "No" see guidance below for further advice</i> <i>ELECTRONIC .</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Declaration (See Dutyholder Responsibilities below)	I understand I have legal responsibilities under the Fire (Scotland) Act 2005 and the Fire Safety (Scotland) Regulations 2006. I confirm that I have read, understood and accurately answered the questions in this Fire Safety Checklist	<input checked="" type="checkbox"/> Yes	

Dutyholder Responsibilities

The Dutyholder has legal responsibilities under the Fire (Scotland) Act 2005 and the Fire Safety (Scotland) Regulations 2006 for ensuring fire safety in their premises. Accurate completion of this Fire Safety Checklist is the responsibility of the Dutyholder. As Dutyholder, you must ensure that you read, understand and accurately answer each question. If you do not understand a question, or do not have the information available to answer any of the questions, you should not complete or submit the Fire Safety Checklist until you do.

Further Guidance and Advice for Dutyholders

You can find further guidance at www.firescotland.gov.uk/your-safety/business-advice/ and at the links below.

1. [Practical Fire Safety Guidance for Existing Premises with Sleeping Accommodation](#) (Where answers are yes in all of section A Annex 2 may be used.)
2. [Non-domestic fire safety](#)

LANDLORD/HOME OWNER GAS SAFETY RECORD

This inspection is for gas safety purposes only in accordance with the current edition of the Gas Safety (Installation and Use) Regulations. Flues were inspected visually and checked for satisfactory evacuation of products of combustion. A detailed internal inspection of the flue integrity, construction and lining has not been carried out.

GAS INSTALLER: (Trading Title) *Heat Scotland Ltd.*

Name: [Redacted] Gas Safe Register No: [Redacted]
 Address: [Redacted] Gas Installer Ref. No: [Redacted]
 Date of Issue: *4/11/23*
 Post code: [Redacted] Time of Issue: *09.30*
 Tel: [Redacted] Engineers Name: (print) [Redacted]

TENANT/HOME OWNER DETAILS

Tenant/Home Owner* Name: [Redacted]
 Property Address: *12 D Bush terrace*
Musselburgh
 Post Code *EH21 6DF* Tel: [Redacted]
 Tenant/Home Owner* present during inspection **YES/NO** *YES*

LANDLORD/AGENT DETAILS (if applicable)

Landlord/Agent* Name: [Redacted]
 Address: [Redacted]
 Post Code [Redacted] Tel: [Redacted]
 Landlord/Agent* present during inspection **YES/NO** [Redacted]

APPLIANCE DETAILS				INSPECTION DETAILS								FLUE TEST				RESULTS		
LOCATION	MAKE	MODEL	TYPE	Flue Type e.g. CF or RS	Operating Pressure Mbar	Heat Input Kw	Safety Device Correct Operation Yes/No	Ventilation Adequate Yes/No	CO Alarm fitted Yes/No	CO Alarm tested Pass/Fail	Flue Flow Test Pass/Fail	Spillage Test Pass/Fail	Termination Satisfactory Yes/No	Visual Condition Pass/Fail	Combustion Performance Reading CO: CO2 Ratio / CO2 CO	Appliance Safe To Use Yes/No	Landlord's Appliance Yes/No	Inspected Yes/No
<i>1 Kitchen</i>																		
<i>2 Living room back</i>	<i>BSI</i>	<i>825</i>	<i>boiler</i>	<i>RS</i>	<i>18</i>	<i>25</i>	<i>yes</i>	<i>yes</i>	<i>yes</i>	<i>Pass</i>	<i>Pass</i>	<i>yes</i>	<i>Pass</i>	<i>0.0004</i> <i>8.5 36ppm</i>	<i>yes</i>	<i>yes</i>	<i>yes</i>	
3																		
4																		
5																		

DETAILS OF ANY FAULTS		REMEDIAL ACTION TAKEN		DETAILS OF WORK CARRIED OUT		LABEL & WARNING NOTICE ISSUED	
1		1				Yes	NO
2		2					
3		3					
4		4					
5		5					

Outcome of gas installation pipework visual inspection? **Pass** Fail / NA
 Outcome of gas supply pipework visual inspection? **Pass** Fail / NA
 Is the Emergency Control Valve access satisfactory? **Pass** Fail / NA
 Outcome of gas tightness test? **Pass** Fail / NA
 Is the Protective Equipotential bonding satisfactory? **Pass** Fail / NA

This Safety Record is issued by Gas Installer: (SIGNED) [Redacted]
 Received on behalf of Landlord / Home Owner: (SIGNED) [Redacted]
 Tenant/Landlord/Agent/Home Owner* [Redacted]
 Number of appliances tested: *1*
 Date: *4/11/23*

ATTENTION
 Next safety check due by:
4/11/24

To re-order quote code 663010-NUM

Copies: White - Landlord/Agent/Home Owner Green - Registered Gas Installer Pink - Tenant

* delete as applicable

