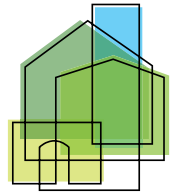


Trinity Estates, Legal Matters and Useful Information



trinity

All about us

Quotation

Inspection Checklist

Annual Budget

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Trinity

About Trinity

Trinity is a leading private company in the field of residential property management and is committed to offering the highest standards of service to the developments that we manage.

We manage the full range of residential property across England and Wales from small blocks of flats to large city centre apartment developments, mixed estates of houses and flats, refurbished country houses and cul-de-sacs of freehold houses. Trinity's directors and senior staff have many years experience in residential property management. We work with many of the country's leading housebuilders but are completely separate from them.

Trinity's Customer Services Centre is based in Hertfordshire and it is with our team of staff here that you will have most contact.

Our Customer Services

Each development is allocated a proactive and dedicated management team and our office based Estate Coordinators will respond to most customer service enquiries, progress maintenance issues and deal with correspondence from our customers.

We also have a network of locally based, experienced Estate Managers, who are responsible for a number of estates within their geographical area. The Estate Manager places and supervises the various service contracts and completes regular estate inspections to ensure the correct standards are maintained, they will also deal with any management issues.

What Trinity Does

Trinity provides the management of services as specified within your Lease or Transfer Document.

The cost of providing the various services is paid for by means of a service charge paid by you and your neighbours (see 'The Service Charge'). This service charge includes a Management Fee charged by Trinity for the work that we do.

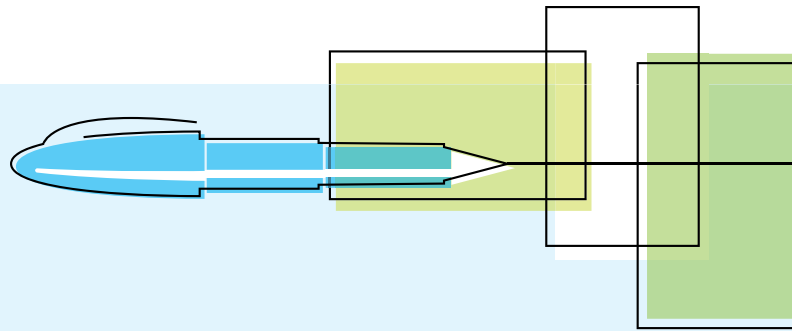
The services that Trinity provides within the Management Fee are as follows:

Financial:

- Preparation and issuing of the annual service charge budget.
- Issuing bills for service charge.
- Administering Direct Debit collection of service charge.
- Pursuing non-payment of service charge.
- Maintaining estate 'trust status' bank accounts.
- Payment of suppliers and contractors.
- Maintaining financial records.
- Preparation of annual service charge accounts.
- Liaison with independent accountants concerning certification.
- Distribution of annual service charge accounts.
- Dealing with year end surplus or deficit.

Services:

- Preparing specifications for landscape maintenance, cleaning etc.
- Obtaining quotations for services and appointing contractors.
- Placing maintenance/service contracts for equipment – lifts, fire equipment, automatic gates, water pumps etc.
- Supervision of service contractors.
- Negotiating and arranging buildings and other insurances where applicable.

**Repairs:**

- Inspection of repair matters prior to action where required.
- Ordering responsive repairs with contractors.
- Inspection of repairs carried out.
- Preparing programmes of planned maintenance and redecorations.
- Liaison with developers concerning defects in the common parts.

Visits & Communication:

- Estate inspections on a regular cycle.
- Meeting with residents upon request during office hours.
- Meeting with residents' associations/management co. directors as necessary during office hours.
- Meeting with contractors, developers and other agencies on site as necessary.
- Answering telephone and correspondence queries from customers and outside agencies.

In addition, Trinity may carry out the following services at additional cost:

- Specification and supervision of major repairs and redecorations.
- Administering the residents' management company (where applicable) and acting as Company Secretary. Providing Directors & Officers Liability cover where necessary.
- Dealing with solicitor's enquiries upon assignment/sale.
- Dealing with consents; Pet, Sub-letting, Alterations.
- Compliance with Health & Safety legislation for managed areas.
- Arranging regular Insurance Premium Revaluations.

Complaints

Trinity aims to provide an efficient and effective management service.

However, if you are dissatisfied in the first instance please ensure that you have raised your concern with Trinity, preferably in writing by email or letter to the appropriate person/department you have had dealings with. Any further complaints should be directed to our Customer Services Manager who will investigate the problem and will ensure that you are advised of the action that we are taking and likely timescales.

If you remain dissatisfied after hearing from the Customer Service Manager you should write to the Operations Director, who is the final arbiter in our complaint's procedure.

Our policy is to deal with complaints within 10 working days if possible. If more time is required, you will receive an acknowledgement that will give an indication of when a full reply will be sent.

To ensure that complaints and queries are given full consideration, it is Trinity's policy to deal with grievances in accordance with this procedure. Therefore, any complaint that has not already been considered by the appropriate member of staff or department, as appropriate, will first be referred to them for their attention.

Legal Matters

Background

Trinity manages leasehold apartments and houses, freehold houses and mixed developments of apartments and houses.

If you own an apartment or leasehold house, you will have entered into or purchased the residue of a Lease which sets out your obligations, the management services to be provided and service charge arrangements. If you own a freehold property, these will be set out in the Transfer (TP1) or in a separate Deed that you signed upon purchase. For ease of reference, throughout this pack, we refer to these documents collectively as your 'deeds'.

Please note that the contents of this pack are given for general guidance only. The detail of your deeds may vary and in all cases, you should refer to your deeds for matters of detail which will at all times prevail. If you do not hold a copy of your deeds, your solicitor should be able to obtain a copy.

The Management Structure

Whether you live in an apartment or house, there are different legal arrangements concerning the management responsibilities and Trinity's involvement. The most common arrangements are as follows:

Trinity Named as the Management Company

Trinity is named in your deeds as the Management Company and is responsible for all of the management and service charge covenants. In this situation, Trinity has a long term commitment to the management of the development and there is consistency of approach. In this scenario, there is no need for residents to take on the legal and management responsibilities of directors. There is protection in legislation for leaseholders should the residents wish to take control of the management and often there are additional provisions in the deeds for the withdrawal of Trinity.

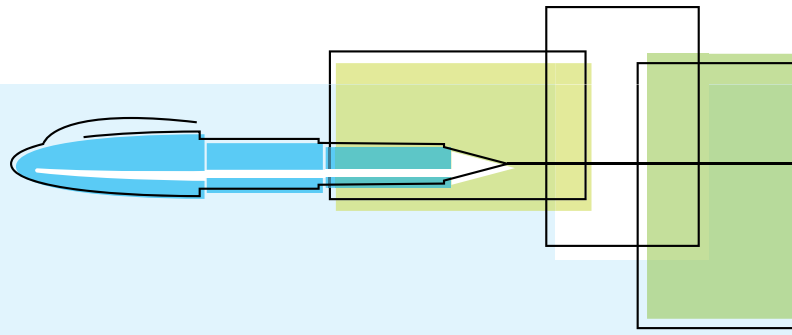
Residents' Management Company

A limited company is established specifically for the development in question and is party to the deeds. Each owner holds a share in this company which is responsible for all of the management and service charge covenants. In turn, this company appoints Trinity as its managing agent to carry out all of its responsibilities on its behalf. Initially the officers (directors and company secretary) of the company are usually representatives of the developer whilst they complete and sell the units, or, alternatively, they may ask Trinity to act in these roles. In due course, it is generally the intention that the control of the company in the form of the directorships pass to the residents, although the new directors may ask Trinity to continue to act as company secretary.

Landlord & Tenant

The Landlord (freeholder) holds the management covenants and appoints Trinity as its managing agent. This is now relatively rare in modern residential developments.

For ease of reference, throughout this pack we refer to Trinity's responsibilities whether or not they are those of the Landlord or a residents' management company and Trinity act as agents for these bodies.



Your Rights

There is an extensive body of legislation designed to protect the interests of leaseholders. Although the legal requirements in respect of freehold houses are less extensive, Trinity generally applies the same principles to the management of all of the properties to which we provide services.

The following is an outline of some of the main legal rights of leaseholders. Fuller information is available from publications produced by the Office of the Deputy Prime Minister.

- The right to be consulted about proposed major works and long term agreements.
- The right to information about the landlord.
- The right to seek formal recognition for a residents' association.
- The right to information about service charges and the right to challenge their reasonableness.
- The right to information about insurance.
- The right to take over the management of your block without having to prove fault.

Your Responsibilities

Your deeds contain various covenants with the Management Company and/or Landlord and for the protection of your neighbours. These are more extensive in the case of leasehold flats than freehold houses when with the former they will generally include the following important requirements:

- To pay the service charge promptly and where applicable, ground rent.
- Nuisance - not to cause a nuisance to your neighbours for example by excessive noise.
- Letting - not to underlet or transfer your home without consent. Please note that an administration fee is applicable.
- To obtain consent for the keeping of a pet. Please note that an administration fee is applicable.
- Not to carry out alterations to your home without consent.
- To ensure that you and your visitors park only in designated parking areas

Useful information

The following are some of the common questions and problems that can arise concerning the management of your estate. Many of these will not apply to freehold houses as the restrictions placed upon these are generally fewer. If you have any queries about these or any other matters, please contact Trinity.

Residents' Associations

Trinity is committed to working with properly constituted Residents' Associations and in the case of leasehold property, there is a mechanism in legislation for formal recognition which gives the association the ability to request information on behalf of its members. A Residents' Association can be an effective forum for improving communication between Trinity and property owners but it is important that it is properly representative of the views of the majority of property owners. Trinity can provide guidance notes to anyone who is thinking of setting up a Residents' Association.

Pets

Most flat leases require the consent of Trinity for the keeping of a pet in an apartment. This is for the protection of your neighbours and the building as some pets can cause a nuisance or damage to the common parts. Generally, we are only concerned with larger pets such as cats or dogs and will usually give consent for smaller pets subject to some reasonable conditions. We do not generally give consent to the keeping of dogs in upper floor apartments and will place reasonable conditions on keeping smaller dogs in ground floor flats.

Letting Your Flat

Most flat leases require the consent of Trinity to any under letting of the apartment. We will generally give this consent subject to some reasonable conditions. It is important however that you advise us of your correspondence address and also appreciate that you will remain responsible for the payment of service charge/ground rent and for the behaviour of your tenants.

Domestic Refuse

Most managed estates have arrangements for the collection of domestic refuse in the form of communal bin stores or refuse rooms. The local authority's collectors will (however) only take domestic refuse that is placed in the bins provided.

They will not take large boxes, packaging and discarded furniture which, if left, will just accumulate. This results in Trinity having to arrange special clearances which are paid for by all owners through the service charge. If you have large items to dispose of, please take these yourself to the local authority refuse site.

For Sale/To Let Boards

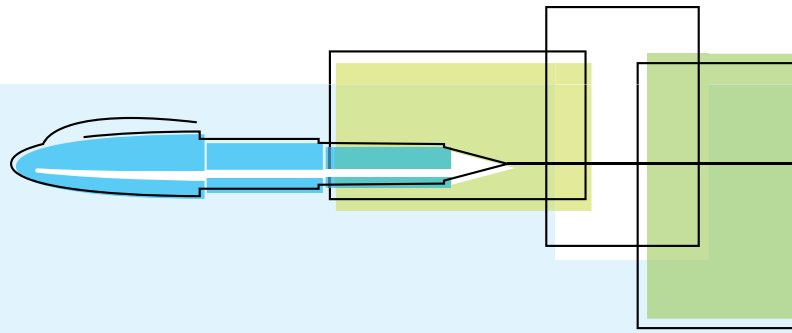
Most flat leases specifically prohibit the placing of 'For Sale' or 'To Let' boards on the common parts although some do permit these in the window of your property. In any case, you are not permitted to place anything in the communal grounds as this is the property of the freeholder. We find that most residents of the estates that we manage find permanent large numbers of these boards unsightly and so Trinity will actively police this by asking agents to remove boards.

Selling Your Home

Most deeds will require the consent of Trinity for the sale of a property. This is so that we can ensure that the service charge and ground rent has been paid and that other requirements have been complied with. Please ensure that you pass Trinity's details to your solicitor as they should contact us at an early stage to request a range of information required by the purchaser.

Altering Your Home

In the case of a leasehold property, the lease will require Trinity's consent before carrying out alterations to your home. In considering such matters, we are concerned with protecting the interests of your neighbours and the structure of the building. We will generally give consent, subject to reasonable conditions, to works that do not affect the building or other properties. Although they are generally fewer on freehold houses, there may still be restrictions affecting what you can do to the exterior of your property. If you are unsure, you should check with Trinity.



Keys/Fobs

Please ensure that when you purchase your property you are provided with not only the key for the property itself but also keys and fobs for all communal areas such as electric meter cupboards and fobs for any vehicle access gates. Trinity are able to provide additional keys and fobs but only to the owner of the property, so if your property is rented out, the tenant will have to get you to contact us. We will accept a letter of authorisation to deal with a letting agent in relation to this matter. Providing you with a new key or fob can take from 24 hours up to six weeks. There will be a charge for the key or fob from the supplier, plus an administration fee.

Nuisance

A block of apartments involves a large number of people living in close proximity to one another and it is therefore easy for everyday activities to impact upon your neighbours. Please be aware of the consequences of noise from televisions, music equipment and social activities, particularly in the evening. If you are suffering from a nuisance from a neighbour, the first approach should be to raise this directly with your neighbour as often this will resolve the problem. If this persists, please raise the matter with Trinity who will follow it up as a breach of covenant. In cases of persistent and excessive noise, you may want to consider reporting the matter to the local authority who have extensive and immediate powers in this area.

Grit Bins

We do not normally provide grit bins on any of the sites that we manage. This is because it would be impractical and expensive for us to send staff to a great many locations, often at night, to spread grit and we have to be careful not to accept liability for any accidents as a result of either gritting or not gritting. Furthermore, not every site has a suitable location for a grit bin. We can however provide grit bins to an estate where this is specifically requested by all residents and it is clearly on the understanding that the use of the grit is the responsibility of the residents.

Satellite Television

Many modern developments of flats now come with communal satellite receiving equipment built in which Trinity maintains. If this is the case, generally all that is needed is for you to purchase the set top box and the necessary subscriptions to receive your chosen channels. If there is no communal provision in a block of flats, your lease will prevent you from erecting your own individual dish on the exterior of the building. If there is sufficient demand from your neighbours for satellite TV, please contact Trinity as it is sometimes possible to make communal arrangements.

Car Parking

Car parking provision on modern developments is often limited and so it is important that everyone parks with consideration. In many cases, parking spaces are individually allocated to each property although they may not be marked as such, whilst elsewhere parking may be on a 'first come first served' basis. Please ensure that you are aware of the parking arrangements for your property and if you let it out, that your tenants know where they can park.

Trinity

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23 Mark Road
Hemel Hempstead
Hertfordshire
HP2 7DN

Tel: 0845 345 1584

Fax: 0845 345 1586

Email: info@trinityestates.com

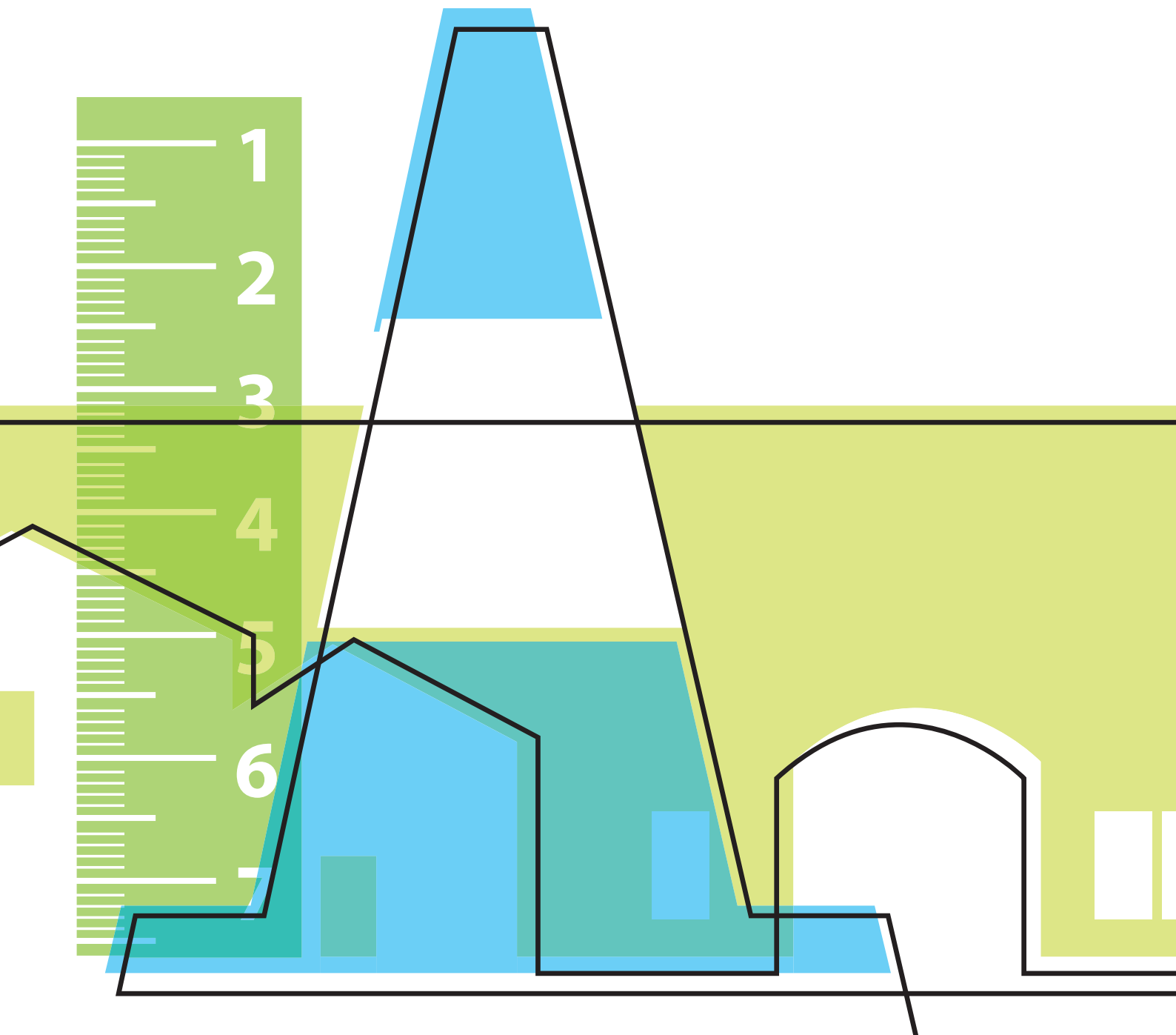


Service Charge, Repairs & Maintenance, and Insurance

Making sense of the small print



trinity



The Service Charge

The Service Charge Budget

The costs of providing the various services and maintaining the common parts are paid for by each owner by means of the service charge. Under the terms of your deeds, you have committed to pay a certain proportion of the running costs of the estate.

The service charge is an estimate of the running costs of the estate, prepared each year. We then charge you 'on account' through the year on the basis of that estimate. In the weeks following the end of the financial year, we prepare service charge accounts which identify the actual expenditure during the year and any surplus/deficit is credited/charged to you. In this way, you will pay only the actual expenditure of providing the various management services.

The first service charge is prepared on the basis of information and requirements given to us by the developer during the construction phase and we use our knowledge and experience of managing similar estates elsewhere to prepare the budget. As such, it is often prepared from plans when the building is at an early stage and, whilst we do our best to produce as close an estimate as possible, it is impossible to be completely accurate. Subsequent service charge budgets are prepared based upon actual and anticipated costs.

Your estate has a financial year which is shown at the head of the Service Charge Budget. In the weeks before the start of each financial year we review the Service Charge Budget and will send out the new Budget to you a couple of weeks before the start of the year, together with an invoice for the payment then due.

The service charge funds are maintained in accordance with legislation in a trust status bank account for the benefit of the owners in each development. The funds of each estate that we manage are accounted for separately from any other site that we manage and completely separately from the funds of Trinity. In this way, the service charge funds are protected.

Paying the Service Charge

We will bill the service charge in accordance with the terms of your Lease/Transfer Document. Depending upon your Lease/Transfer Document, the service charge might be payable monthly, quarterly, half-yearly or annually.

Monthly Direct Debit

- To arrange payment by monthly Direct Debit, please contact us for a mandate and return this completed to us.
- We will then write to you to advise you of the monthly payments and the dates on which these will be debited. We will also write to advise you if the monthly payment changes.
- Please note that if you chose to pay by Direct Debit, the first payment will include any amounts owing at the time.

Payment by Cheque

Payment by cheque should be forwarded to Trinity. Please ensure that you either include the Remittance Advice slip from the bottom of your invoice or write your Account Number on the reverse of the cheque. Cheques should be made payable to 'Trinity Estates Collection a/c'. We do not accept post dated cheques.

Payment by Debit/Credit Card

- We accept payments by all major debit/credit cards.
- There is an administration charge of 2.5% on some credit card transactions and a charge of £0.75 on debit card transactions.

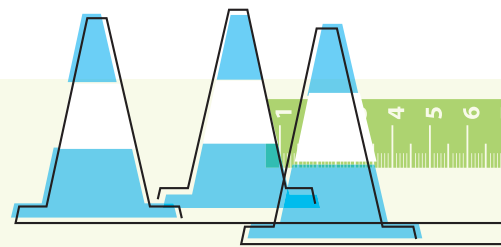
Payment by the Residents Portal

The Residents Portal allows you to manage your personal account, make service charge and ground rent payments online, and provides access to key information on your estate. The Portal can be securely accessed via the website www.trinityestates.com using a unique user ID and Password which Trinity will provide to you.

What Does the Service Charge Cover?

Each estate varies as to what is included in the service charge according to its construction, plant & equipment and facilities provided. The following items may be included in so far as they are relevant to your estate:

Landscape Maintenance:	Grass cutting, beds maintenance, sweeping of paths, bin stores and unadopted roads.
Cleaning:	Cleaning of internal communal areas, including dusting, vacuuming and mopping of hard surfaces.
Window Cleaning:	Cleaning of internal and external communal area window surfaces. In some cases, Trinity may arrange cleaning of the windows to individual properties although due to health and safety restrictions, we may not be able to clean all windows.
Water Charges:	Provision for landlord's supply to standpipe. In some cases, Trinity will levy charges for individual apartment water consumption.
Electricity:	Common parts lighting, heating etc.
Lift Maintenance:	Maintenance/service contract on any lift.
Fire Equipment Maintenance:	Service contract on any fire alarm, smoke detectors, fire extinguishers or emergency lighting including testing in accordance with regulations.
General Repairs & Maintenance:	A provision for general repairs to the communal areas including lighting, joinery, door entry, locks, TV/satellite etc.
Buildings/Property Owners' Insurance:	In the case of apartments, full buildings insurance and property owners' liability insurance. In the case of freehold houses, this will just be property owners' liability (public liability).
Insurance Re-valuation Fee:	Amount payable towards the cost of periodic insurance re-valuation by independent surveyors to ensure that the correct level of buildings insurance cover is maintained.
Engineering Inspection:	Engineering inspection of lifts and other heavy plant and equipment covering special risks and any statutory inspections.
Directors' & Officers' Liability Cover:	Provides liability cover for the Directors of the resident management company.
Bank Charges:	The charges levied by the bank for maintaining the service charge bank accounts.
Surveyors Fee:	Fees of the professional surveyors for carrying out and certifying inspections for required Health and Safety, Fire Risk and General Risk assessments.
Accountancy Fee:	Fees of the independent chartered accountants for examining and certifying the annual service charge accounts.
Management Fee:	Trinity's fee for managing the development. This is calculated as a fee per unit per annum rather than as a percentage of expenditure so our fee is clear at the start of each year.
Redecoration Fund:	An annual transfer into a Reserve Fund as a contribution to future redecoration costs of the building exterior and internal common parts.
Sinking Fund:	An annual transfer into a Reserve Fund as a contribution to future major repairs and renewals e.g. renewal of carpets, lifts, fire equipment, other plant, elements of the building structure.
Arboriculturalist Fund:	An annual transfer into a Reserve Fund as a contribution to future tree works.



Service Charge Accounts

At the end of each financial year, we prepare service charge accounts for your estate which reconcile what we have charged on the basis of the Service Charge Budget against actual expenditure. If we have charged more than we have spent, there will be a surplus which will normally be refunded to each owner in accordance with the proportion that they have paid. If costs have been higher than anticipated, there will be a deficit which we will charge to you. This means that you only pay for the actual expenditure during the year.

The service charge accounts show the actual expenditure against each of the main service charge headings, for example cleaning, landscape maintenance and lift maintenance. They also include information on the current balance of any Reserve Funds along with details of any monies paid out from those funds.

The service charge accounts are certified as being an accurate record by an independent firm of chartered accountants. A copy of the Final Accounts Statement is sent to each owner, normally within three months of the end of the financial year, together with details of any balancing charge or refund.

The Service Charge continued...

Delays in Paying

Delays in paying the service charge adversely affect the service charge bank account and result in a potential loss of interest. This can affect Trinity's ability to finance the management services, pay contractors and hence result in a diminution in the standard of services. Non-payment of service charge adversely affects everyone on an estate.

Trinity has a responsibility under the deeds and to all residents to ensure prompt payment of service charge. As such, we will send reminders but in cases where non-payment continues despite reminders, we will refer these to our external collection agents who will in the first instance contact any mortgagees. If we have to refer you to our collection agents, you will immediately incur their separate recovery charges.

Ground Rent (where applicable)

Where there is a ground rent payable on a leasehold property, this may be collected on behalf of the Landlord by Trinity. If this is the case, we will bill you for this ground rent as and when it is due under the terms of your Lease. In other cases, the ground rent may be collected direct by the Landlord.

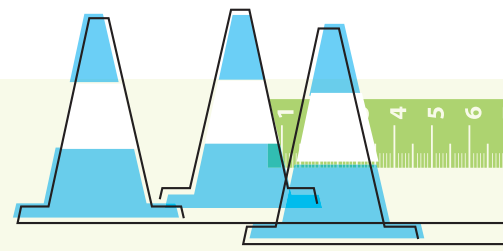
Repairs & Maintenance

General Principles

Trinity is responsible for the maintenance of the common parts of your estate and in the case of apartments, the structure and exterior of the building.

You are responsible for the interior of your home and any maintenance problems that might arise.

In addition, most newly built homes will come with the benefit of a NHBC Warranty or some other similar scheme. This should provide cover for a period of two years when the developer is responsible for putting right defects caused by poor workmanship or materials. It will also provide cover against structural faults for a period of up to 10 years. Should problems arise during these periods in the common parts for which we are responsible, Trinity will take these up with the developer. Should there be a problem within your home that you believe is covered by the warranty scheme, you should take these up yourself direct with the developer.



Trinity's Responsibilities

Depending upon whether you own a flat or a house and the specific requirements of your deeds, Trinity is generally responsible for the maintenance, repair and renewal of the following:

- Building Structure - walls, roof, foundations (apartments only).
- External communal doors and external apartment doors (but not your locks or keys).
- External and communal window frames (but generally not the glazing to individual properties).
- Shared drainage and shared plumbing.
- External redecoration of the building.
- Internal redecoration of any common parts.
- Common parts furnishings such as floor coverings.
- Common parts heating.
- Common parts lighting including emergency lighting.
- Common parts fire fighting, alarm or detection equipment.
- Communal lifts.
- Communal TV and/or satellite aerial.
- Communal door entry system.
- Other shared plant and equipment such as electronic gates, water pumps, ventilation.
- All external paths, fencing, bin stores, parking areas, roads and grounds that are not the responsibility of an individual owner or the local authority.

You are responsible for all repairs to the interior of your homes and any plumbing, drainage or wiring that serves only your property.

Repairs Reporting and Timescales

Repair problems should be reported to Trinity's Customer Services Team. In the event of an out of hours building emergency requiring urgent attention our out of hours company can be obtained by phoning Trinity's normal number.

Trinity has identified three categories of maintenance together with timescales for actioning repairs – Cyclical/Planned Maintenance, Routine Repairs and Emergency Repairs.

Cyclical/Planned Maintenance

This includes service or maintenance contracts on equipment such as lifts, fire alarms and emergency alarms, external and internal redecoration and the replacement, renewal or major repair of equipment, furnishings or the building fabric.

Service or maintenance contracts are normally arranged on an annual basis with periodic service visits in accordance with recognised guidelines or good practice. Redecorations are planned according to a programme drawn up by Trinity in accordance with the Lease and the requirements of the building. Replacement, renewals and major repairs are carried out as the need is identified and may be subject to statutory consultation.

Routine Repairs

Day to day minor repairs of a non-urgent/emergency nature should normally be completed within 28 days of Trinity being notified. More costly repairs will often require two or more quotations and, in some instances, formal consultation with residents. In these cases, the repairs should be completed within 21 days of obtaining the necessary quotations and on completion of any consultation period. It may also be prudent to "group" minor repairs together so that they can be dealt with cost effectively by one contractor.

Emergency Repairs

Emergency repairs include anything that poses an immediate risk to health, safety or to property. These will be dealt with immediately with a view to completing at least temporary repairs within 24 hours followed by action to affect a permanent repair.

Insurance

Please note that the information provided in this document does not replace the clauses and conditions in the policy wording. This information is designed as a brief guide to the cover and loss prevention.

Background

Trinity generally arranges Buildings Insurance in respect of leasehold flats and Property Owners' Liability (public liability) insurance in respect of common parts of all of our managed estates. These insurances are arranged through our brokers, Lockton Companies LLP.

In some cases, the insurances are arranged by the freeholder. In these circumstances, the details of the policies and claims procedure may differ, although the following guidance will still generally apply.

What is Covered?

We **do not** arrange contents cover for your individual property. You should make these arrangements separately yourself. Provision for cover for fitted carpets should be included under contents cover as this is excluded under most buildings policies.

A Summary of Cover is available upon request from Trinity detailing the sums insured, insurers, extent of cover and any policy excesses in respect of your estate.

Where Buildings Insurance is provided, this will cover the building and common parts including parking areas and landscaping against damage caused by:

- Fire, lightning, explosion or earthquake.
- Storm or flood.
- Water damage from heating installations, washing machines or oil escaping from heating installations.
- Damage caused by riots, civil commotions, malicious damage or vandalism.
- Theft of fixtures or fittings or items from the common areas where there is forcible/violent entry.
- Subsidence, falling trees or branches, TV aerials or radio masts. Aircraft damage or anything dropping from them.
- Accidental damage to drains or pipes, cables and tanks.
- Breakage of glass in doors, windows or sanitary ware.
- Any other damage caused by a peril insured.

It will also provide cover for:

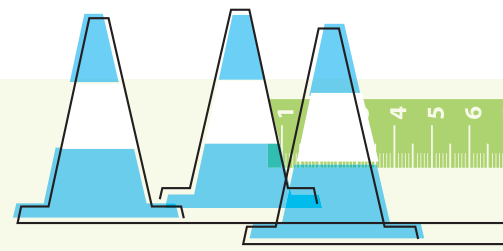
- Alternative accommodation following damage to the building which makes it uninhabitable up to 20% of the buildings sum insured.
- Cover for acts of terrorism.

Property Owners Liability insurance is arranged in respect of any areas managed by Trinity covering third party liability for death and/or injury or property damage.

Where there are lifts or other heavy plant and equipment, Engineering Insurance is also arranged which includes any statutory safety inspections. Cover may also be arranged for Director's and Officer's Liability where there is a residents' management company.

There are excesses payable in respect of every type of claim. Please check the Summary of Cover (available upon request) for further details of this.

Please note that it is a condition of the Buildings Insurance policy that you notify the insurers if your property is going to be unoccupied for longer than 30 days. If you fail to do this then there is a possibility that the insurance company may exclude loss or damage to apartments and houses caused by water damage, vandalism, theft and breakage of glass in doors or windows.



Making a Claim or Obtaining Advice

Trinity is not authorised by the Financial Services Authority to give advice on insurance matters. Should you need to discuss whether an incident might be covered by the insurance policy, make a claim or discuss the detail of the policy, please contact our brokers Lockton Companies LLP:

Locktons Companies Ltd
The St Botolph Building
138 Houndsditch
London
EC3A 7AG

Tel: 020 7933 0000
Fax: 020 7933 0915

Where the insurance is arranged by the freeholder, please contact Trinity for guidance on how to proceed with a claim.

If the damage involves the common parts of the building, you should also notify Trinity.

You should always act as if you are not insured and take reasonable steps to minimise the damage, such as turning off water and calling out emergency contractors.

In the event of damage only to your property you will be asked to pay any applicable policy excess.

Risk Management

Experience has shown that the following are sensible tips to reduce the risk of damage to your home or belongings that could result in an insurance claim:

- Make sure you can locate and operate the stop-cocks within your premises.
- Maintenance work, plumbing and carpentry should be carried out by qualified workmen in accordance with safe practices. Do not accept workmen unless they are qualified and from a reputable firm.
- All internal alterations to electrical wiring should be checked and approved by a qualified electrician. All electrics should be checked every 5 years and an electrical certificate issued.
- Please assist Trinity in ensuring security, both internally and externally in car parks and common areas is closely monitored. Please report anything or anyone that may be suspicious to both the Police and Trinity.
- Please report any damage or items requiring maintenance or repair immediately to Trinity.
- Please assist Trinity in ensuring that fire escapes, doors, and corridors are left free of rubbish or items that may impede exit or entry to the building.
- Do not store flammable or hazardous items or materials in the building unless stored in a designated secure area and do not leave personal belongings in the common parts or cupboards.

If your home is to be left unattended for extended periods or you are on holiday, you should notify Insurers and take the following sensible precautions:

- Notify the Building Manager (where applicable) or neighbours so that access can be gained in the event of an emergency.
- Turn off your water stop-cock and all electrical appliances. Ensure that taps and washing machines are shut off and not leaking. If the property will be empty for an extended period, drain down the plumbing.
- Ensure that the TV is disconnected, mail is not left at the door, and deliveries are cancelled and that the premises are checked regularly.
- If a car is left in the car park, notify your neighbours where spare keys are available in case the vehicle needs to be moved in an emergency.

Trinity

Vantage Point
23 Mark Road
Hemel Hempstead
Hertfordshire
HP2 7DN

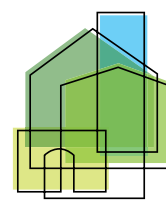
Tel: 0845 345 1584

Fax: 0845 345 1586

Email: info@trinityestates.com



Contents



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Management Information Pack

This pack introduces Trinity and gives you useful information about various aspects of the management of your building/estate. Please take the time to read it and if you have any questions, please do not hesitate to contact us.

The Service Charge

- The Service Charge Budget
- Paying the Service Charge
- What Does the Service Charge Cover?
- Service Charge Accounts
- Delays in Paying
- Ground Rent

Repairs & Maintenance

- General Principles
- Trinity's Responsibilities
- Repairs Reporting and Timescales

Insurance

- Background
- What is covered?
- Making a Claim or Obtaining Advice
- Risk Management

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- About Trinity
- Our Customer Services
- What Trinity Does
- Complaints

Legal Matters

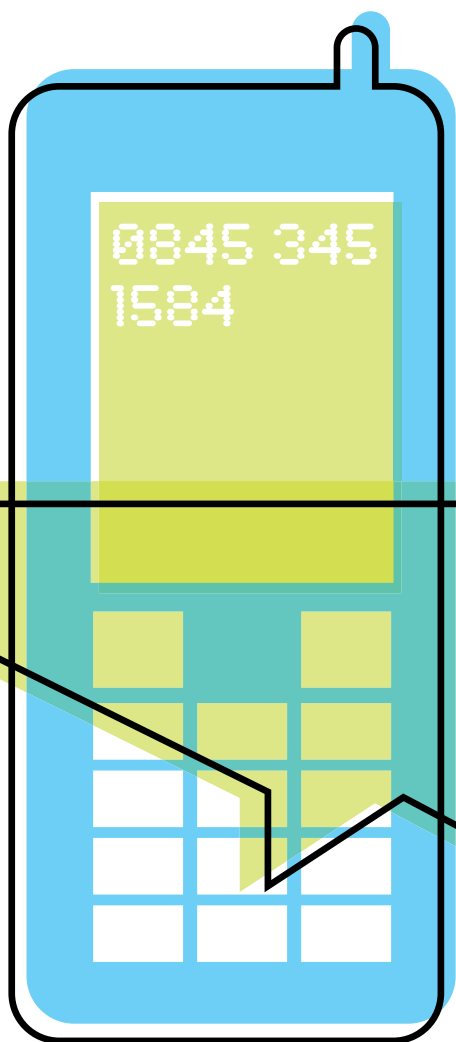
- Background
- The Management Structure
- Your Rights
- Your Responsibilities

Useful Information

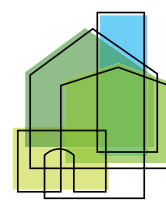
- Residents' Associations, Pets, Letting Your Flat, Domestic Refuse, For Sale/To Let Boards, Selling Your Home, Altering Your Home, Keys/Fobs, Nuisance, Grit Bins, Satellite TV, Car Parking

Contacting Us

- How to get in touch with Trinity



Contacting Us



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All customer enquiries, including repairs reporting, payment enquiries and other management matters are dealt with by our Customer Services Centre. In most cases, the Estate Coordinators allocated to your property will deal with your enquiry.

Trinity
Vantage Point
23 Mark Road
Hemel Hempstead
Hertfordshire
HP2 7DN

Telephone: 0845 345 1584 (Local Rate Call)
(International: +44 1442437600)

Fax: 0845 345 1586

Email: info@trinityestates.com

Web: www.trinityestates.com

Out of Hours

In the event of an out of hours building emergency requiring urgent attention, our out of hours company can be contacted by phoning Trinity's main number above.

Your Details

Please make sure that you keep us informed of your address for correspondence, particularly if you are not living at the property.

