

Energy Performance Certificate

Non-Domestic Building



7 Cathedral Lane
TRURO
TR1 2QS

Certificate Reference Number:
0810-0030-1719-0399-5092

This certificate shows the energy rating of this building. It indicates the energy efficiency of the building fabric and the heating, ventilation, cooling and lighting systems. The rating is compared to two benchmarks for this type of building: one appropriate for new buildings and one appropriate for existing buildings. There is more advice on how to interpret this information on the Government's website www.communities.gov.uk/epbd.

Energy Performance Asset Rating

More energy efficient

A+

..... Net zero CO₂ emissions

A 0-25

B 26-50

C 51-75

◀ **63**

This is how energy efficient the building is.

D 76-100

E 101-125

F 126-150

G Over 150

Less energy efficient

Technical information

Main heating fuel:	Grid Supplied Electricity
Building environment:	Heating and Natural Ventilation
Total useful floor area (m ²):	53
Building complexity (NOS level):	3
Building emission rate (kgCO ₂ /m ²):	76.46

Benchmarks

Buildings similar to this one could have ratings as follows:

37

If newly built

46

If typical of the existing stock

Administrative information

This is an Energy Performance Certificate as defined in SI2007:991 as amended

Assessment Software: Carbon Checker v1.5 using calculation engine SBEM v3.5.a.0

Property Reference: 101750310000

Assessor Name: Simon Hutton

Assessor Number: STRO000488

Accreditation Scheme: Stroma Accreditation Ltd

Employer/Trading Name: HH Inspections Ltd

Employer/Trading Address: Clydach, Holywell Road, Cubert, TR8 5EY

Issue Date: 23 Nov 2010

Valid Until: 22 Nov 2020 (unless superseded by a later certificate)

Related Party Disclosure: Not related to the owner

Recommendations for improving the property are contained in Report Reference Number: 0590-9091-1340-8790-1003

If you have a complaint or wish to confirm that the certificate is genuine

Details of the assessor and the relevant accreditation scheme are on the certificate. You can get contact details of the accreditation scheme from the Government's website at www.communities.gov.uk/epbd, together with details of the procedures for confirming authenticity of a certificate and for making a complaint.



For advice on how to take action and to find out about technical and financial assistance schemes to help make buildings more energy efficient visit www.carbontrust.co.uk or call us on 0800 085 2005

Recommendation Report



Report Reference Number: 0590-9091-1340-8790-1003

7 Cathedral Lane
TRURO
TR1 2QS

Building Type(s): Retail

ADMINISTRATIVE INFORMATION	
Issue Date:	23 Nov 2010
Valid Until:	22 Nov 2020 (*)
Total Useful Floor Area (m ²):	53
Calculation Tool Used:	Carbon Checker v1.5 using calculation engine SBEM v3.5.a.0
Property Reference:	101750310000
Energy Performance Certificate for the property is contained in Report Reference Number: 0810-0030-1719-0399-5092	

ENERGY ASSESSOR DETAILS	
Assessor Name:	Simon Hutton
Employer/Trading Name:	HH Inspections Ltd
Employer/Trading Address:	Clydach, Holywell Road, Cubert, TR8 5EY
Assessor Number:	STRO000488
Accreditation scheme:	Stroma Accreditation Ltd
Related Party Disclosure:	Not related to the owner

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1. Background

Statutory Instrument 2007 No. 991, *The Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Regulations 2007*, as amended, transposes the requirements of Articles 7.2 and 7.3 of the Energy Performance of Buildings Directive 2002/91/EC.

This report is a Recommendation Report as required under regulations 16(2)(a) and 19 of the Statutory Instrument SI 2007:991.

This section provides general information regarding the building:

Total Useful Floor Area (m ²):	53
Building Environment:	Heating and Natural Ventilation

2. Introduction

This Recommendation Report was produced in line with the Government's approved methodology and is based on calculation tool Carbon Checker v1.5 using calculation engine SBEM v3.5.a.0 .

In accordance with Government's current guidance, the Energy Assessor did undertake a walk around survey of the building prior to producing this Recommendation Report.

3. Recommendations

The following sections list recommendations selected by the energy assessor for the improvement of the energy performance of the building. The recommendations are listed under four headings: short payback, medium payback, long payback, and other measures.

a) Recommendations with a short payback

This section lists recommendations with a payback of less than 3 years:

Recommendation	Potential impact
Consider replacing T8 lamps with retrofit T5 conversion kit.	MEDIUM
Introduce HF (high frequency) ballasts for fluorescent tubes: Reduced number of fittings required.	LOW

b) Recommendations with a medium payback

This section lists recommendations with a payback of between 3 and 7 years:

No recommendations of medium term payback have been identified

c) Recommendations with a long payback

This section lists recommendations with a payback of more than 7 years:

Recommendation	Potential impact
Some glazing is poorly insulated. Replace/improve glazing and/or frames.	HIGH
Consider installing an air source heat pump.	HIGH

d) Other recommendations

This section lists other recommendations selected by the energy assessor, based on an understanding of the building, and / or based on a valid existing energy report.

No recommendations defined by the energy assessor have been identified

4. Next steps

a) Your Recommendation Report

As the building occupier, regulation 10(1) of SI 2007:991 requires that an Energy Performance Certificate "*must be accompanied by a recommendation report*".

You must be able to produce a copy of this Recommendation Report within seven days if requested by an Enforcement Authority under regulation 39 of SI 2007:991.

This Recommendation Report has also been lodged on the Government's central register. Access to the report, to the data used to compile the report, and to previous similar documents relating to the same building can be obtained by request through the Non-Dwellings Register (www.epcregister.com) using the report reference number of this document.

b) Implementing recommendations

The recommendations are provided as an indication of opportunities that appear to exist to improve the building's energy efficiency.

The calculation tool has automatically produced a set of recommendations, which the Energy Assessor has reviewed in the light of his / her knowledge of the building and its use. The Energy Assessor may have comments on the recommendations based on his / her knowledge of the building and its use. The Energy Assessor may have inserted additional measures in section 3d (Other Recommendations). He / she may have removed some automatically generated recommendations or added additional recommendations.

These recommendations do not include matters relating to operation and maintenance which cannot be identified from the calculation procedure.

c) Legal disclaimer

The advice provided in this Recommendation Report is intended to be for information only. Recipients of this Recommendation Report are advised to seek further detailed professional advice before reaching any decision on how to improve the energy performance of the building.

d) Complaints

Details of the assessor and the relevant accreditation scheme are on this report and the energy performance certificate. You can get contact details of the accreditation scheme from our website at www.communities.gov.uk/epbd, together with details of their procedures for confirming authenticity of a certificate and for making a complaint.

5. Glossary

a) Payback

The payback periods are based on data provided by Good Practice Guides and Carbon Trust energy survey reports and are average figures calculated using a simple payback method. It is assumed that the source data is correct and accurate using up to date information.

The figures have been calculated as an average across a range of buildings and may differ from the actual payback period for the building being assessed. Therefore, it is recommended that each suggested measure be further investigated before reaching any decision on how to improve the energy efficiency of the building.

b) Carbon impact

The High / Medium / Low carbon impact indicators against each recommendation are provided to distinguish, between the suggested recommendations, those that would have most impact on carbon emissions from the building. For automatically generated recommendations, the carbon impact indicators are determined by software, but may have been adjusted by the Energy Assessor based on his / her knowledge of the building. The impact of other recommendations are determined by the assessor.

c) Valid report

A valid report is a report that has been:

- Produced within the past 10 years
- Produced by an Energy Assessor who is accredited to produce Recommendation Reports through a Government Approved Accreditation Scheme
- Lodged on the Register operated by or on behalf of the Secretary of State.

Mr R Jones
Titan (South West) Ltd
Treswarrow Farm
St Endellion
Trelights
Port Isaac
Cornwall
PL29 3TN

Our ref: 1278145

28th October 2010

Dear Mr Jones

Policy: Property Owners - BM PPP 1942598
Insurer: AXA Insurance UK plc
Renewal Date: 28th November 2010

The above policy is due for renewal on 28 November 2010.

Renewal offer

We have pleasure in enclosing the renewal documentation from AXA Insurance UK plc. Please check the enclosed documents carefully to ensure that all information is correct. Please advise us immediately should there be any errors or if you require any amendments to be made to the policy.

Renewal this year is invited at a premium of **£5,266.84**, including Insurance Premium Tax and the optional loss recovery insurance, detailed below.

An up-to-date copy of the policy wording is available on request.

Your demands and needs

My understanding of your demands and needs is based on the information you have provided. We can confirm the following as a statement of your requirements:

To insure your property for All Risks cover including Subsidence, Loss of Rent and your Property Owner Liability as owner of the property described in the schedule for a limit of indemnity of £10,000,000.

Please let us know if you do not feel that this is correct, as it may impact on any advice given.

Jelf Insurance Brokers

Reservoir Court, 47a North Road East, Plymouth, PL4 6AY Tel: 01752 252222, Fax: 01752 290009

Our recommendation and the reason why

Taking into account the above and the information identified, our recommendation is to renew your current insurance arrangements with AXA Insurance UK plc. The reason for this recommendation is that this policy satisfies your insurance requirements as detailed in the above demands and needs statement.

Significant changes to exclusions, conditions or warranties

It is important for you to understand the exclusions and limits that apply to this policy. Please refer to your policy documents for full details.

If for any reason you are not able to accept or comply with the terms and conditions of the policy, please contact us immediately.

Loss recovery insurance - optional

The quoted total premium includes the optional benefit of loss recovery insurance (administered by Lorega Limited) at a premium of £157.50 including Insurance Premium Tax. The product provides cover for the professional fees that can be incurred in preparing, negotiating and administering material damage and business interruption claims over £5,000 in value on your behalf by a professional loss adjuster.

In our experience, larger claims of this type are very involved and time consuming. If you were to employ your own loss adjuster at a later date to advise you on the claim, then you may have to pay as much as 10% of the value of your claim. For example, on a claim of £100,000 the fee may be £10,000 which makes the purchase of loss recovery insurance now, very good value. Our records show that you currently do not protect yourself against these risks therefore your insurance has been extended to include loss recovery insurance, to provide the benefits listed above. We believe that your insurance requirements are more comprehensively met by the inclusion of this additional cover.

The loss recovery insurance product meets your needs as a Property Owners policyholder wishing to protect against these costs and expenses and we therefore recommend this product to you. We confirm that no other insurance provider has been approached.

We enclose a Commercial Certificate Summary which confirms the significant features, benefits and exclusions. We confirm that the main exclusions are claims in respect of personal injury, liability, motor, marine, aviation, personal property or injury, subsidence, landslip, heave, uninsured losses, civil proceedings, claims under £5,000 and any claim outside mainland UK. A Lorega Limited leaflet is also attached for your attention.

Unless you tell us otherwise, this cover will be automatically included. However in the event you already have this cover elsewhere or do not wish to take this cover, please advise us and remove this amount from your remittance.

Once cover is in place it is vital that you inform us as your brokers of any losses that you suffer within 15 days of the date of the loss, so that we may notify Lorega Limited. Failure to notify us within 15 days of the date of loss may invalidate your loss recovery insurance.

Jelf Insurance Brokers

Reservoir Court, 47a North Road East, Plymouth, PL4 6AY Tel: 01752 252222, Fax: 01752 290009

Market selection

On the assumption your needs are unchanged, and having only approached your existing insurers, then we recommend renewal with them as we consider that the current policy continues to meet your requirements.

You should also be aware that in sourcing and placing your business with AXA Insurance UK plc we have acted as your agent. We will also act as your agent in the event of a claim.

Financial strength

It is our normal practice to regularly assess the financial strength of the financial institutions that we introduce to our clients. This process involves monitoring the financial ratings applied by independent rating agencies such as Standard & Poor's along with other publicly available information. It should be noted that whilst we take every care to promote only the strongest institutions, we are unable to guarantee the financial strength of any insurer.

Duty of disclosure

It is vital that you notify us of any changes in your circumstances or insurance needs as this may affect policy cover. We remind you of your obligation to disclose fully and accurately all material facts as failure to do so may influence your insurer's decision to provide cover or to pay claims. Examples of material facts that must be disclosed are:

- Changes in business activities or address
- Risk information or claims history

Adequacy of sums insured

Please may we remind you to check that your sums insured are adequate.

If you are under-insured (which means if the cost of rebuilding the buildings at the time of the loss or damage is more than your sum insured for buildings) then insurers will only pay a proportion of the claim.

For example, if your sum insured only covers one half of the actual cost of rebuilding the buildings, insurers will only pay one half of the cost of repair or replacement.

Our earnings

Before you buy an insurance product through us and at each renewal, we will remind you of your right to be informed of the level of commission we receive from insurers. You are entitled, at any time, to request information regarding any commission that we may have received as a result placing your insurance business.

Terms of business

For reference purposes, please find enclosed a copy of our Terms of Business (Version - V13) and we can confirm that Jelf Insurance Brokers Ltd is regulated by the Financial Services Authority.

Jelf Insurance Brokers

Reservoir Court, 47a North Road East, Plymouth, PL4 6AY Tel: 01752 252222, Fax: 01752 290009

How to make a claim

It is vital that you inform us as your brokers of any losses that you suffer promptly so that we may notify your Insurers of the incident. Most Insurers make it a policy condition that they be advised of all incidents within certain amount of time of the incident occurring, and failure to notify the Insurer within that timescale may invalidate your policy. Additionally it is a policy condition that certain claims e.g. theft or malicious acts must be reported to the Police and a Police incident reference obtained. Please check your policy, or contact us, for full details.

Renewing your policy and how to pay

Our invoice is enclosed and payment must be received, prior to the renewal date by one of the following methods:

- Single payment by cheque (please make the cheque payable to Jelf Insurance Brokers Ltd and write your name and address on the back)
- In full by debit or credit card (credit card payments may be subject to a handling charge of up-to 1.5%) – please telephone us to provide the relevant details
- Single payment using on-line banking (please call us for our account details)
- Payment by direct debit may also be available - please ask if you would like details of the payment terms.

It is essential that you confirm your intention to renew the policy prior to renewal date, to ensure that cover continues. We therefore look forward to receiving your confirmation of renewal as soon as possible.

Please note the advice provided in this letter is limited to your requirements in connection with this particular contract. If you require a wider review of your overall insurance needs please contact us.

Should you have any queries please do not hesitate to contact us.

Yours sincerely

Neil Martin
Account Handler
Direct Dial: 01752 513677
E-mail: neil.martin@jelfgroup.com

Enclosures:

Terms of business – Version V13
Renewal documents
Lorega Commercial Certificate Summary

Jelf Insurance Brokers

Reservoir Court, 47a North Road East, Plymouth, PL4 6AY Tel: 01752 252222, Fax: 01752 290009

Giles.Horne

Subject: FW: Titan (South West) Ltd - Dunveth Business Park

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

From: Lisa Martin [mailto:Lisa.Martin@jelfgroup.com]

Sent: 24 November 2010 10:44

To: Giles.Horne

Subject: Titan (South West) Ltd - Dunveth Business Park

Giles,

Thank you for you email.

I would confirm that I have asked Insurers to increase the Rent sum insured to £347,592 over a 24 month indemnity period.

I will advise you of the additional premium as soon as we receive the amended schedule from the Insurers but in the meantime, please find enclosed a copy of our renewal letter.

I hope that this is sufficient however, should you require anything further please do not hesitate to contact me.

Kind regards,
Lisa

Lisa Martin
Account Manager
Jelf | Insurance Brokers
Tel: 01752 513676

24/11/2010