

# South Snowdon Wharf Limited

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The 2025 Service charge accounts have been completed and posted to the nominated postal address all owners along with the December ground rent demand.

In recent years there have been issues with people being abroad or unable to travel to the property where the demand has been sent causing delays in payment and arrears fees being charged. To avoid this, we are publishing the service charge account on the estate web site. This does not include the ground rent as that varies by property but as nearly everyone now pays by standing order this is not a significant issue.

The service charge for 2025 due in January 2026 is £941.99 and should be paid to the service charge account service charge account for South Snowdon Wharf Ltd, Barclays account code 50509744 and sort code 20 45 45 using your property number as the reference.

Thank you to all of you who pay promptly it is much appreciated. Unfortunately there are a minority of residents who consistently require reminders to pay and we hereby notify all late payers that **reminders sent will attract a £20 charge.**

**SOUTH SNOWDON WHARF LIMITED**  
**Lessors Expense Account**  
**For the year ended 31st December 2025**

2023 £	2024 £	Expenditure	2025 £
73,406	90,229	Insurance	70,842
21,664	21,504	Site supervisor	25,052
14,727	5,827	Roofs and major works	3,757
1,362	850	Building materials and minor works	4,751
4,806	5,460	Waste Collection	6,436
415	300	Equipment hire and contracts	330
637	658	Accountancy & bank charges	738
1,191	774	Electricity, light and aerial	1,132
<u>118,208</u>	<u>125,602</u>		<u>113,038</u>
17,731	18,840	Management fees 15%	16,956
-2,770	0	Insurance refund	0
<u>133,169</u>	<u>144,442</u>	Balance to pay	<u>129,994</u>
964.99	1,046.68	Service charge for year	941.99

**Accountancy Certificate To South Snowdon Wharf Limited**

We hereby certify that in our opinion, this statement is a fair summary complying with Section 21(5) of the Landlord and Tenant Act 1985 of the costs incurred on behalf of the development known as South Snowdon Wharf, Porthmadog in connection with the matters for which the service charge is payable, and is sufficiently supported by accounts, receipts and other documents which have been produced to us.

**January 2026**

PLANT & Co Chartered Accountants

17 Lichfield Street

STONE ST15 8NA

## **South Snowdon Wharf January 2026 Update**

Please find enclosed the annual service charge demand and accounts.

### **Insurance**

Given the significant increase in costs last year we have carried a substantial amount of work during the year to thoroughly review the insurance market and explore potential alternatives. As outlined in the attached letter from Brown & Brown this means we are now moving from Allianz to Zurich who have taken a different view on the flood risk which has saved nearly twenty thousand pounds compared to last year. We thank them for their support and work on this.

Zurich will be carrying out a full survey of the estate in the coming months to assess the risk in detail and to provide recommendations for any mitigation works that may be required. We will attend alongside Brown & Brown, our brokers, to ensure we get maximum benefit from their expertise. In particular, we aim to discuss whether there are practical measures that could be implemented to reduce flood risk and better protect the estate in the long term.

We would remind all parties that the insurance policy does not cover contents, and separate arrangements should be made where required. It is also essential that the unoccupied conditions of the policy are fully complied with, as failure to do so may invalidate the insurance cover.

### **Site Supervisor**

Having taken over in April as the site supervisor Barry Leathwaite is well settled in and has made a significant impact around the estate. He is the first point of contact for estate related issues and his phone number is 07393 513268.

As predicted last year the costs have increased with a period of transfer and we expect them to remain at a similar level going forward. We have changed the way time is recorded and reported to us providing a more detail on where time and money is being spent. 10% of the time is spent dealing with the bins, 25% on repair work, 47% on gardening and the remainder on general supervisor tasks such as inspections and cleaning.

### **Roofs and Major Works**

There has only been one flat roof replaced this year and one area of tile roof repaired keeping the major works cost down. A replacement area of tiled roof has already been quoted for but has been deferred until 2026.

### **Building Materials and Minor Works**

This increased this year because more work has been done including repainting the yellow lines, re-grouting the paving tops around the dinghy park, relaying some broken kerbstone, replacing a broken manhole, replacing a rotten roof beam, drain clearing, new dog poo bin and repairing a window broken while lawnmowing. This heading includes the labour and material costs for these works.

### **Waste Collection**

The waste collection costs continue to go up due to contractor price increases and increased volumes. We also hired a green waste skip in the summer for some major garden clearance which will probably be repeated in future.

The waste collection cost shown here is for the Veolia collection of general waste for two out of three weeks. It does not include the Gwynedd Council collections for recycling every week and general waste once every three weeks. This cost is included in the domestic council tax.

If you are registered for business rates you **must** pay Gwynedd Council directly for a holiday home commercial waste contract otherwise please stop using the bins.

For most of the year there is enough waste storage but not when people abuse the bins. This is a particular problem in the spring when people have a clear out, the bins are stuffed with old pillows, duvets, furniture etc and boxes from all of the new items purchased. Although the bins are large they are a shared resource so please be more considerate. There is a sign in the bin store showing how much capacity there is for each property. If your rubbish is larger please take it home or to the local tip. There is now a cctv camera in the bin store and items will be returned to the property if they are too large.

We will be monitoring the problem this spring but if the problems persist we will have to build a new bin store on the estate to increase capacity.

### **Equipment Hire and Contracts**

Gwynedd Council provide a pest control service on the site. If you have an issue, please contact Barry.

### **Electricity, light and aerial**

The Aerial contractor has visited the site three times this year, replacing junction boxes where necessary. The service charge is responsible for the TV aerial to the box outside, all cabling from there is the owners responsibility. We have also purchased a stock of solar lights for the wall brackets for when they break or are vandalised.

### **Dinghy Park**

The dinghy park is full with people asking for space. If you do not use your boat any more and do not need the space please remove it and let us know. Please do not leave boats there without asking us, they will be removed.

### **Parking**

Parking continues to be an ongoing irritation for people. Properties have a dedicated parking spot for just **one** car or boat trailer. Please do not park on the slabs, other peoples spaces or where there are yellow lines. There is visitor parking by the harbour wall for any overflow. As the owner how your guests park is your responsibility. If someone is parked in your space we would suggest putting a polite note on their windscreen asking them to move.

### **SSW Owners Group Facebook Page**

This group has nearly a hundred members now with some useful information and great photos shared. You can find it on Facebook by searching South Snowdon Wharf Owners Group and requesting to join. You are asked a few questions which need to be answered to keep the group as it was originally intended. If you do not answer the system will automatically reject you, so please answer them.

**TO WHOM IT MAY CONCERN**

Our Ref: 13982965

05 January 2026

Dear Sir/Madam,

**Insurance Arrangements – South Snowdon Wharf Limited**

On behalf of the Directors of South Snowdon Wharf Ltd, we write to confirm that the main Property Owners & Wharf insurance for the coming year has been moved from Allianz and replaced by Zurich Insurance who have offered considerably wider cover than the previous arrangements, which will continue to provide Flood cover in your unique location, so we had no hesitation in moving this business to them.

As you are aware, a rebuilding valuation was last carried out of the Estate (excluding the Wharf Structure) in April 2021, so we will be checking this again in 2026 to make sure that the current sums insured remain adequate. In the meantime, the application of inflationary index linking uplifts to the building sum insured at renewal continues, which this year has increased by 3.80%, adjusting the sum insured to £28,799,609 as a result.

The current excesses in respect of the Harbour/Wharf side Wall Structure continue to apply, which is shown on the following page, along with a list of the general excesses for the properties for your future reference.

Insurance premiums have started to stabilise in the last 12 months, which is pleasing, particularly after the increases seen in recent years.

On the following pages you will find a brief synopsis of the cover and the excesses applicable in the event of a claim and in particular, we would draw your attention to the **Unoccupied Buildings Condition on the final page which must be read, understood and complied with. So please take time to review these critical terms and conditions and advise us in writing if your property is going to be unoccupied.**

*Please also remember that* Insurers have requested we advise them where your property will be undergoing renovation or alteration or conversion where contractors are being used and the value of that contract exceeds £10,000. This requirement applies also to alterations to, or removal of any load bearing walls or other safety critical structure where the contract value is less than £10,000.

**Also critical is that insurers are notified of any claim as soon as reasonably possible please.**

Should you have the misfortune to suffer loss or damage, please call during normal office hours. Alternatively, you can leave a message on our voicemail, which is monitored over the weekend.

**Please feel free to contact us if you have any questions** – A full policy wording is available on request if required

Yours faithfully



**Neil Atkinson**

E-Mail: neil.atkinson@bbrown.com

**SOUTH SNOWDON WHARF LIMITED**  
**SOUTH SNOWDON HARBOUR, PORTHMADOG, GWYNEDD, LL49 9ND**

<b>Insurer: -</b>	<b>Zurich Insurance Company Limited</b>
<b>Policy Number: -</b>	<b>AM366707</b>
<b>Insurance Period: -</b>	<b>25 December 2025 – 24 December 2026</b>

This Schedule of cover has been prepared to provide details, including Sums Insured, Perils, Limits of Indemnity, for **full details** of your Insurer's Terms, Conditions & Warranties, reference should be made to the original policy document

**Material Damage – Buildings including Wharf £28,799,610**

For the purpose of this insurance the Property Insured is: -

The buildings (including foundations) at the Premises including the following situate on in or at the premises: - fixtures and fittings (including communal television and radio receiving aerials, satellite dishes and related fittings on or in residential Premises), fixed glass, fixed sanitary ware in on or pertaining to the buildings, furnishings and other contents of common parts of the buildings including seasonal items building management and security systems gangways pedestrian malls and pedestrian access bridges, walls gates fences and services, fuel tanks and their ancillary equipment, pipe work, car parks roads pavements forecourts and similar hard surfaced areas all being constructed of solid materials, landscaping (including trees shrubs plants turf and other forms of vegetation) including garden furniture street furniture ornaments.

<b>Perils Applicable</b>	<b>Excess</b>
Fire	£500
Lightning	£500
Explosion	£500
Aircraft	£500
Riot, Civil Commotion, Malicious Persons	£500
Earthquake & Subterranean Fire	£500
Storm	£500
Flood	£500
Escape of Water from any Tank/Pipe/Apparatus	£500
Impact by any Road Vehicle	£500
Subsidence/Ground Heave/Landslip	£1,000
Breakage of Glass/Sanitary Fixtures and Fittings	£500
Accidental Damage to Underground Pipes & Services	£500
Terrorism	£Nil
Any Other Accidental Damage	£500
Loss of Annual Rent £400,000 – Maximum Indemnity Period 24 Months	£Nil
Alternative Accommodation 20% of Building Sums Insured – 24 months	£Nil
Harbour/Wharf side Wall Structure – all perils including subsidence	£10,000

- No Storm cover in respect of Gates and Fences
- Recommendation that a Fire Extinguishing Appliance be available in all properties and kept in a strategic position and suitably maintained.

## **Terrorism**

The policy has been extended on the payment of premium to include terrorism cover.

## **Property Owners Liability - Limit of Indemnity £10,000,000 – each & every claim**

### **“Unoccupied” definition:-**

“Any building or part of any building that is unfurnished, untenanted, empty or no longer in active use for a period exceeding 60 consecutive days in respect of any building solely used for residential purposes.”

### **Unoccupied Buildings**

It is a condition precedent to the liability of the Insurer that

In respect of that part of a Residential Building that has become Unoccupied for 60 consecutive days (‘the Unoccupied area’):

- a)** the Excess applicable to the Unoccupied area in respect of DAMAGE caused by Malicious Persons, Storm, Flood, Escape of Water or Fuel Oil, Sprinkler Leakage or Theft if insured will then be £500 or the Excess stated in the Schedule or Folio whichever is the higher
- b)** it is a condition precedent to any liability of the Insurers to make payment under this Policy for DAMAGE in respect of the Unoccupied area occurring 60 days or more from the date the Insured became aware of the unoccupancy that at the happening of the DAMAGE:
  - i)** the Insured has previously notified the Insurers of the unoccupancy and the date on which the Insured became aware of it; and
  - ii)** all gas and electrical services within the Unoccupied area except electrical circuits required to maintain any fire or intruder alarm system have been isolated; and
  - iii)** the water system within the Unoccupied area is either isolated and completely drained or its central heating systems have been set at a minimum temperature of 5 degrees Celsius during the period 1st October to 1st April each year; and
  - iv)** where sprinkler systems are installed and water supplies must be maintained heating is being maintained at a minimum temperature of 5 degrees Celsius; and
  - v)** the Unoccupied area’s letter box and other unprotected apertures have been permanently sealed; and
  - vi)** all combustible contents and waste from within the Unoccupied area of the building and yard areas belonging to it have been removed; and
  - vii)** the Unoccupied area has been secured against unlawful entry by closing and locking its doors and windows and setting all its security and alarm systems; and
  - viii)** the Unoccupied area is subject to a programme of comprehensive internal and external inspections undertaken by an authorised representative of the Insured to ensure continuing compliance with the other terms of this condition. Inspection to commence within the initial 60 days following the Insured becoming aware the property is Unoccupied and to continue at intervals not exceeding 14 days thereafter. Inspection results to be recorded and retained at a separate location during the period of unoccupancy; and
  - ix)** any new accumulations of combustible materials including but not limited to junk mail found during such inspections are immediately removed; and
  - x)** that the Insured has notified the Insurers within 7 days in the event of damage or unauthorised entry to the Unoccupied area becoming evident or known to the Insured or their authorised representative.