

# Renewal Policy

**This Renewal Policy forms part of the original Policy, to which it should be permanently attached.**

Renewal Policy No : NAT/00051/00104976  
Original Policy No : NAT/00051/00080604  
Type of Insurance : Combined Liability  
Trade Description : Other organisation (details required)  
Transition Group  
Name and Address of the Assured : Penrith Action for Community Transition  
Lake View  
Bampton  
PENRITH  
CA10 2QU  
Employers Liability Sum Insured : £10,000,000  
Public Liability Sum Insured : £5,000,000  
Product Liability : £5,000,000

Renewal Minimum and Deposit Premium :  
Employers Liability  
Adjustable on Estimated Wages

Renewal Minimum and Deposit Premium :  
Public/Products/POL Liability  
Adjustable on Estimated Turnover  
40,500 @ 0.893% on UK

TOTAL PREMIUM	<b>£318.00</b>
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**Please note:** All Premiums are Minimum and Deposit and subject to adjustment at yearend

Period : From : **14 July 2013** To : **13 July 2014** (Both days inclusive)

Renewal Policy signed



For and on behalf of ERIC Small Businesses and Charities

**ENDORSEMENT**

ATTACHING TO AND FORMING PART OF POLICY NO : NAT/00051/00080604

IN THE NAME OF : Penrith Action for Community Transition

With effect from the renewal date the following conditions apply to this Policy :

**(PL21) - PROFESSIONAL INDEMNITY EXCLUSION**

The Company will not indemnify the Insured in respect of liability arising out of or in connection with the failure of the Insured to fulfil their professional duties.

Subject otherwise to the Terms Exceptions and Conditions of this Policy.

**(PL22-100) - PROPERTY DAMAGE EXCESS**

The Company will not indemnify the Insured in respect of the first £100 of all claims arising from Damage to Property.

If any amount paid by the Company includes the above amount the Insured shall reimburse the Company forthwith.

Subject otherwise to the Terms Exceptions and Conditions of this Policy.

**(PL75) - CORPORATE MANSLAUGHTER DEFENCE COSTS**

With the consent of the Company, the Company will indemnify the Insured in respect of legal costs and expenses incurred in defending any prosecution for breach of duty under the Corporate Manslaughter and Corporate Homicide Act 2007 committed or alleged to have been committed during the Period of the Policy.

Provided that the Company shall not be liable for

- (i) the payment of fines or penalties,
- (ii) legal costs and expenses in connection with any breach of duty arising from a deliberate or pre-meditated act, event or omission which the Insured knows or should have known would be likely to constitute an offence under the above Act,
- (iii) legal costs and expenses incurred with the consent of the Company in an appeal against a conviction resulting from a prosecution.

The liability of the Company is limited to £100,000 in all during the Period of the Policy.

**(PL83) – Licence Conditions**

It is a condition precedent to liability under this Policy that the Insured shall have obtained all the appropriate licences to carry on the business described in the Schedule.

ALL OTHER TERMS, EXCEPTIONS AND CONDITIONS REMAIN UNALTERED.

**CLAIM NOTES:**

No claims have been declared in the last 5 years.

**RISK NOTES:**

### Important Information For Customers

This is a Policy Summary and does not contain the full terms and conditions of the insurance contract, which can be found in the Policy Wording.

<b>Insurance Company</b>	European Risk Insurance Company
<b>Type of Insurance and Cover</b>	Employers Liability - £10,000,000 Public Liability - £5,000,000 Products Liability - £5,000,000
<b>Features and Benefits</b>	Where Employers Liability is taken out, the insurance cover will at least match or exceed all requirements of the <i>Employers' Liability (Compulsory Insurance) Regulations 1998</i> .
<b>Exclusions or Limitations</b>	Excess £100 each and every claim on Public and Products Liability only. Additional exclusions may apply. These are listed in the attached quote sheet.
<b>Duration of Contract</b>	12 months
<b>Cancellation</b>	We hope you are happy with the cover this Policy provides, but if you are not then the Policy can be cancelled within 14 days of you receiving the Policy. If you do cancel, we will refund your premium after deducting a 'time on risk' charge.
<b>Claims Address</b>	European Risk Insurance Company 39 Clarence Street Southend-on-sea Essex SS1 1BH
<b>Claims Helpline</b>	0845 009 4392

#### Complaints Procedure

##### Step 1

If you feel that we have failed to provide you with a first class service, please write and tell us and we will do our very best to resolve the matter with you. If you have any complaint or issues over the handling of a claim you should, in the first instance, contact the Company's Compliance Officer, at the contact address.

Contact Address:

European Risk Insurance Company  
39 Clarence Street  
Southend-on-sea  
Essex  
SS1 1BH

##### Step 2

If you are still unhappy with the way your complaint has been handled, then please contact the Managing Director at the above contact address.

##### Step 3

Complaints that cannot be resolved through this process may be referred to the Financial Ombudsman Service, further details of which will be provided at the appropriate stage of the complaints process.

#### Financial Services Compensation Scheme

In the unlikely event that European Risk Insurance Company hf is unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.