

Renewal Policy

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

Renewal Policy No : NAT/00051/00147776
Original Policy No : NAT/00051/00137275
Type of Insurance : Combined Liability
Trade Description : Other organisation (details required)
Transition Group
Name and Address of the Assured : PENRITH ACTION FOR COMMUNITY TRANSITION LTD
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
1,000 @ 0% on All Other Employees

Renewal Minimum and Deposit Premium :
Public/Products/POL Liability
Adjustable on Estimated Turnover
6,000 @ 3.33333% on UK

TOTAL PREMIUM	£265.00
---------------	----------------

Please note: All Premiums are Minimum and Deposit and subject to adjustment at yearend

Period : From : **14 July 2015** To : **13 July 2016** (Both days inclusive)

Renewal Policy signed



William Dewsall



Jost Pilgrim

(Managing Director)

(Director)

For and on behalf of Coast Small Businesses and Charities

ENDORSEMENT

ATTACHING TO AND FORMING PART OF POLICY NO : NAT/00051/00137275

IN THE NAME OF : PENRITH ACTION FOR COMMUNITY TRANSITION LTD

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.

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.

Insurance Company	Gable Insurance A.G.
Type of Insurance and Cover	Employers Liability - £10,000,000 Public Liability - £5,000,000 Products Liability - £5,000,000
Features and Benefits	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> .
Exclusions or Limitations	Excess £100 each and every claim on Public and Products Liability only. Additional exclusions may apply. These are listed in the attached quote sheet.
Duration of Contract	12 months
Cancellation	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.
Claims Address	CPAdjusting Limited 9 Small Street Bristol BS1 1DB
Claims Helpline	0117 938408
Complaints Procedure	
<u>Step 1</u>	
<p>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.</p> <p style="text-align: center;">Contact Address:</p> <p style="text-align: center;">Financial Market Authority Liechtenstien Holy Cross 8, P.O. Box 684, Li-9490 Vaduz, Principality Tel: +423 236 7373 Fax: +423 236 7374 Email: info@fma-li.li</p>	
<u>Step 2</u>	
<p>If you are still unhappy with the way your complaint has been handled, then please contact the Managing Director at the above contact address.</p>	
<u>Step 3</u>	
<p>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.</p>	
Financial Services Compensation Scheme	
<p>In the unlikely event that Gable Insurance A.G. is unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.</p>	