



**COMMUNITY GROUPS, CHARITIES AND TRUSTEES
COMBINED INSURANCE CERTIFICATE**

THIS IS TO CERTIFY that in accordance with authorisation granted under the Certificate Number stated below to the undersigned by Markel International Insurance Company Ltd (hereinafter "Underwriters"), which shall be supplied on application by reference to the Binding Authority Number MKL201201, and in consideration of the premium specified herein, the Underwriters are hereby bound to insure in accordance with the terms and conditions herein or endorsed hereon.

SCHEDULE

CERTIFICATE NUMBER:	SC2100F150YR/14/769
Policyholder:	Friends and Places Together
Address:	20 Crowstone Road Westcliff on Sea Essex SS0 8BA
Period of Insurance:	21/05/2015 to 20/05/2016 (both dates inclusive)
Operative Insuring Clauses:	1, 2, 3, 4, 5,
Sum(s) Insured and Limits of Indemnity:	As stated in the Schedule of Sum(s) Insured and Limit(s) of Indemnity
Premium:	£315.00 (+ IPT @ 6.00% = £18.90) = £333.90 And our Fee of £50

IN WITNESS whereof this Certificate has been signed by :

On behalf of Markel International
Insurance Company Ltd.

Dated: 21 May 2015

Schedule of Sum(s) Insured and Limit(s) of Indemnity effective from 21/05/2015
forming part of the Schedule SC2100F150YR/14/769 (Friends and Places Together)

1. Insuring Clause 1 – Public Liability/Products Liability			
Limit of Indemnity		£5,000,000	
2. Insuring Clause 2 – Employers Liability			
Limit of Indemnity		As stated in the Insuring Clause	
3. Insuring Clause 3 – Professional Liability			
Limit of Indemnity		£100,000	
4. Insuring Clause 4 – Management Liability			
Limit of Indemnity		£100,000	
5. Insuring Clause 5 – Entity Defence			
As stated in the Insuring Clause			
6. Insuring Clause 6 – Property Damage			
Premises			
Buildings Sum Insured			
General Contents Sum Insured			
Computer Equipment Sum Insured			
7. Insuring Clause 7 – Portable Equipment			
Sum Insured			
8 Insuring Clause 8 – Business Interruption	Sum Insured		Maximum Indemnity Period (Months)
(a) Revenue			12
(b) Rent Receivable			12
(c) Additional Cost of Working			12
9. Insuring Clause 9 – Money and Personal Assault			
Limit of Indemnity and Scale of Benefits as stated in the Insuring Clause			
10. Insuring Clause 10 – Fidelity			
Limit of Indemnity and Excess as stated in the Insuring Clause			

Endorsements applied

AEN002 Amended Property Damage and Portable Equipment Excesses

1) The Definition "Excess" applicable to Insuring Clause 6 (Property Damage) is restated as follows:

"Excess" shall mean

£1,000 in respect of Damage caused by Subsidence

£250 in respect of all other Damage

Subject otherwise to the terms, conditions, limitations and exclusions of this Policy