



ZURICH

Certificate of Public/Products Liability Insurance

Policy No. 149/200/AV517150

1. Name of policy holder Milton Keynes YMCA Limited

2. Date of commencement of insurance policy 25 March 2013

3. Date of expiry of insurance policy 25 March 2014

This is to certify that the above firm holds a policy with us for Public Liability insurance.

The Public Liability insurance, which includes cover for fire and explosion risks, indemnifies the Insured in respect of their legal liability for accidental death of or personal injury to or illness or disease contracted by third parties and/or accidental loss of or accidental damage to material property and/or accidental obstruction accidental trespass accidental nuisance or accidental interference with pedestrian road rail air or waterborne traffic arising in the course of their business.

The limit of liability is £10,000,000 any one accident and is unlimited in the year other than in respect of Products Liability when the limit of liability is £10,000,000 in any one period of insurance.

The policy is subject to the exclusions normal to third party insurance, but includes liability assumed under a contract or agreement other than liability for any amount in respect of liquidated damages or penalties which attaches solely because of a contract or agreement.

The Public Liability policy excludes all liability in respect of Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. The liability of the Company for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £10,000,000 in the aggregate.

The Products Liability extension excludes the cost of replacing reinstating or repairing any defective goods.

Loss of or damage to property belonging to the Insured or held in trust by or borrowed, rented or hired for use by the Insured is also excluded, but this exclusion shall not apply to loss of or damage to the personal property (including vehicles) of visitors, directors and employees of the Insured for which the Insured are responsible, nor buildings, nor their contents, temporarily occupied by the Insured for the purpose of carrying work therein or thereon.

Zurich Insurance plc  
A public limited company  
incorporated in Ireland  
Registration No. 13460  
Registered Office Zurich House,  
Ballsbridge Park, Dublin 4  
Ireland.  
UK branch registered in  
England and Wales Registration  
No.  
. BR 7985  
UK Branch Head Office  
The Zurich Centre, 3000  
Parkway,  
Whiteley, Fareham, Hampshire  
PO15 7JZ  
Authorised by the Central Bank  
of Ireland and subject to limited  
regulation by the Financial  
Services Authority. Details  
about the extent of our  
regulation by the Financial  
Services Authority are available  
from us on request

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

Signature

Stephen Lewis

Chief Executive Officer Zurich Insurance plc, UK Branch.