



# Confirmation of Cover

Disabled Ramblers - A67417/0516

**Insurance Broker:** HAZELTON MOUNTFORD LTD  
**Broker reference:** Simeon Chapman  
**Date terms were issued:** 29/04/2016  
**Quote valid until:** 29/05/2016  
**Period of insurance quoted:** 01/05/16 to 30/04/17 (both dates inclusive)  
**Policy wording:** CHARITIES AND COMMUNITY GROUPS  
**Underwriters:** Markel International Insurance Company Limited  
**Instalment Facility:** No

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## Insurance cover available

Public & Products Liability	Insured
Employers Liability	Insured
Professional Liability	Insured
Management Liability	Insured
Entity Defence	Insured
Property	Not Insured
Fidelity	Not Insured
Cyber Risks	Insured

If you are uncertain as to the cover provided under each section or of the terms used (for example 'Limit of Indemnity', 'Excess', 'Retroactive Date' etc.) please discuss with your insurance broker.

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## Public & Products Liability and Employers Liability

### Public & Products Liability

<b>Limit of indemnity</b>	<b>Premium</b> (plus IPT at 9.5%)
£5,000,000	£195.00
<b>Basis / costs:</b>	Aggregate / Costs inclusive
<b>Excess:</b>	£100
<b>Jurisdiction:</b>	U.K.
<b>Geographical Limit</b>	Public Liability EU; Products Liability UK

### Employers Liability

<b>Limit of indemnity</b>	<b>Premium</b> (plus IPT at 9.5%)
£10,000,000	£50.00
<b>Basis / costs:</b>	Aggregate / Costs inclusive
<b>Excess:</b>	£0
<b>Jurisdiction:</b>	U.K.
<b>Geographical Limit</b>	United Kingdom

NB: Though priced separately Public & Products Liability and Employers Liability must be bound together. The limit of indemnity can be different for each section.

## Professional Liability & Management Liability

### Professional Liability

<b>Limit of indemnity</b>	<b>Premium</b> (plus IPT at 9.5%)
£1,000,000	£60.00
<b>Basis / costs:</b>	Aggregate / Costs inclusive
<b>Excess:</b>	£100
<b>Jurisdiction:</b>	U.K.
<b>Geographical Limit</b>	Worldwide

### Management Liability

<b>Limit of indemnity</b>	<b>Premium</b> (plus IPT at 9.5%)
£1,000,000	£90.00
<b>Basis / costs:</b>	Aggregate / Costs inclusive
<b>Excess:</b>	£0
<b>Jurisdiction:</b>	U.K.
<b>Geographical Limit</b>	Worldwide

### Entity Defence

<b>Limit of indemnity</b>	<b>Premium</b> (plus IPT at 9.5%)
£25,000	£0.00
<b>Basis / costs:</b>	Aggregate / Costs Inclusive
<b>Excess:</b>	£1,000
<b>Jurisdiction:</b>	U.K.
<b>Geographical Limit</b>	United Kingdom

NB: Though priced separately Professional Liability, Management Liability and Entity Defence must be bound together. The limit of indemnity can be different for each section.

## Cyber Risks

<b>Limit of indemnity</b>	<b>Premium</b> (plus IPT at 9.5%)
£50,000	£100.00
<b>Basis / costs:</b>	Aggregate / Costs inclusive
<b>Excess:</b>	£500
<b>Jurisdiction:</b>	U.K.
<b>Geographical Limit</b>	United Kingdom

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## Please note:

Our quotation shown above assumes that (prior to inception) there are no changes in your circumstances which would cause you to amend the answers shown in the attached risk profile or to any other specific questions we have asked you.

If there are such changes prior to inception and you fail to tell us this may prejudice your policy cover and may result in a claim under the policy being refused or reduced.

Should you wish to discuss our terms, please do not hesitate to contact us.

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## Premium finance:

We are able to offer a 10 month premium finance plan with Premium Credit for this contract of insurance. Should you wish to take advantage of these highly competitive facilities please just let us know.

The current level of charge is 2.5%.

**Typical 4.7% APR variable.**

If you choose to pay by instalments your personal information and the bank details you provide on the Direct Debit Instruction will be passed to our third party finance provider, Premium Credit Limited. They'll send you a welcome pack detailing their full terms and conditions and commence collection of your instalments. A credit agreement will be included for you to sign and return. Premium Credit may begin collecting your Direct Debits before you return your signed credit agreement to pay for any insurance cover you are receiving. If you have any questions about your instalments, contact Premium Credit on 0844 736 9836. On renewal of your insurance policy we'll continue to pass your details to Premium Credit unless you instruct us otherwise.

## CONTACT US

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[www.markelinternational.com/uk](http://www.markelinternational.com/uk)



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Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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