



PROFESSIONAL INDEMNITY INSURANCE
POLICY CERTIFICATE

Policy Number : RTT261227
To be Quoted on All Correspondence

Name of Insured : Crystal Umbrella Services Ltd &/or No Longer Ltd &/or No Longer (UK) LLP &/or Crystal Umbrella Ltd &/or Aqua Bubble Ltd

Principal Address : Bluecoats House
Bluecoats Avenue
Ware Road
Hertford
Herts
SG14 1PB

Period of Insurance : **From** : 1st January 2012
To : 1st February 2013 **both** days inclusive


Limit of Indemnity : **£5,000,000** Any one claim and in all

Policy Excess : **£500** each and every claim, increasing to **£1,000** for claims made against the company

General Enquiries and Notice of Claims to : **Caunce O'Hara & Company Ltd**
City Wharf
New Bailey Street
Manchester
M3 5ER

Tel – 0161 833 2100
Fax – 0161 839 2100

Email – schemes@caunceohara.co.uk

Signed : 
Signed under delegated authority scheme agreement given by Royal & Sun Alliance Insurance plc to Caunce O'Hara & Company Ltd dated 11th March 2008

Date of Issue : 21st December 2011





**PROFESSIONAL INDEMNITY INSURANCE
POLICY SCHEDULE**

Policy Number To be Quoted on All Correspondence	:	RTT261227
Name of Insured	:	Crystal Umbrella Services Ltd &/or No Longer Ltd &/or No Longer (UK) LLP &/or Crystal Umbrella Ltd &/or Aqua Bubble Ltd
Principal Address	:	Bluecoats House Bluecoats Avenue Ware Road Hertford Herts SG14 1PB
Business Activity	:	<ol style="list-style-type: none">1. Specialist Services to Freelance Contractors2. IT contractors, Engineers and all other Professions and Trades (other than excluded Categories as detailed on the policy)
Period of Insurance	:	From : 1st January 2012 To : 1st February 2013 both days inclusive
Interest	:	To indemnify the Insured in respect of their legal liability as more fully described in the policy wording
Limit of Indemnity	:	£5,000,000 Any one claim and in All
Policy Excess	:	£500 each and every claim, increasing to £1,000 for claims made against the company
Geographical Limits	:	Worldwide excluding USA/Canada
Jurisdiction Limits	:	Worldwide excluding claims first brought in USA/Canada
Conditions	:	<ol style="list-style-type: none">1. Insurers will not make any payment for any claim made against the Insured arising from Business Activities performed prior to 13th July 20012. It is noted that this Certificate will continue to provide past liability cover for contractors in respect or claims arising from contracts previously insured hereunder3. Subject always to the policy cover, terms, conditions and Exclusions4. Efficacy Cover :- "indemnity for your Legal Liability in respect of loss or damage to property arising out of failure to carry out the duties which you have contracted to perform". Efficacy cover is provided in respect of security contractors only.

Limits of Indemnity are as follows in respect of Efficacy Cover:-

£100,000 any one claim and £250,000 in any one period of insurance.

5. Allied Health Professionals

Notwithstanding Exclusion 15; the Underwriters will indemnify the Assured in respect of any claim or loss alleging death or bodily injury to any person or physical loss or damage to property arising from treatment by Allied Health Professionals.

"Allied Health Professionals" shall mean Art Therapists, Drama Therapist, Music Therapist, Chiropodists or Podiatrists, Foot care Assistants, Dietitian, Dietetic Assistant, Orthoptist, Occupational Therapist, Occupational Therapy Assistant, Rehabilitation Assistant, Technical Instructor, Physiotherapists, Physiotherapy Assistant, Prosthetist, Orthotist, Limited Orthotic Practitioners, Psychologist, Clinical Psychologist, Health Psychologist, Counselling Psychologist, Forensic Psychologist, Psychotherapist, Speech and Language Therapist, Speech and Language Therapy Assistant.

Information Seen By Underwriters : 1. Proposal form dated 25/11/2011

Signed

Signed under delegated authority scheme agreement given by Royal & Sun Alliance Insurance plc to Caunce O'Hara & Company Ltd dated 11th March 2008

Dona Beauland

Date of Issue : 21st December 2011





EMPLOYERS LIABILITY INSURANCE CERTIFICATE

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one of more copies of this Certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy Number : RTT261226
To be Quoted on All Correspondence

Name of Policy Holder : Crystal Umbrella Services Ltd &/or No Longer Ltd
&/or No Longer (UK) LLP &/or Crystal Umbrella Ltd
&/or Aqua Bubble Ltd

Including all subsidiary companies if applicable, except any specifically excluded below.

Date of Commencement of Insurance Policy : 1st January 2012

Date of Expiry of Insurance Policy : 1st February 2013

We hereby certify that subject to paragraph 2:-

- the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b); and
- (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)

A P Brown
UK Chief Executive,
Royal & Sun Alliance Insurance plc

NOTES

- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations. (c)
- See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy." paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of this certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this Insurance.



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Principal Address : Bluecoats House
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Hertford
Herts
SG14 1PB

Business Activity : 1. Specialist Services to Freelance Contractors
2. IT contractors, Engineers and all other Professions and Trades (other than excluded Categories as detailed on the policy)

Period of Insurance : **From** : 1st January 2012
To : 1st February 2013 both days inclusive

Interest : To indemnify the Insured in respect of their legal liability as more fully described in the policy wording

Limit of Indemnity : Section (1) Employers' Liability Insurance: **£10,000,000** any one Occurrence, but limited to **£5,000,000** any one Occurrence in respect of claims arising from acts of Terrorism and offshore work undertaken
Section (2) Public Liability Insurance: **£5,000,000** any one Occurrence


Offshore Work : Included

Policy Excess : **£250** each and every claim

Geographical Limits : Cover will apply in respect of claims arising from activities conducted within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and will extend to provide cover in respect of activities conducted elsewhere in the World but only in respect of visits to such territories by Employees of the Insured to fulfil a contract in the course of their Business.

Applicable Courts : The Policy is subject to the law of England and Wales and will be interpreted accordingly and each party agrees to submit to the exclusive jurisdiction of the English Courts.

Conditions : 1. Subject always to the policy cover, terms, conditions and Exclusions.

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