

**Date** 04 April 2022  
**Our Reference:** B52/LJS

**Customer Name:** Barnardo's & Subsidiary Companies  
**Policy Number:** XAO-272094-2073

To Whom It May Concern

This is to confirm that Barnardo's & Subsidiary Companies have in force with this Company until the policy expiry on 31 March 2023 Insurance incorporating the following essential features:

<b>Limit of Indemnity:</b>	
Public Liability*	£50,000,000 any one event
Pollution/Products Liability*	£50,000,000 for all claims in the aggregate during any one period of insurance
Employers' Liability	£20,000,000 any one event inclusive of costs
Clinical/Medical **	£50,000,000 any one event
<b>Excess:</b>	
Public Liability/Products Liability/ Pollution:	£Nil any one event
Employers' Liability:	£Nil any one event
*Public Liability section includes liability associated with Abuse **Cover in respect of the activities associated with the administration of prescribed non-invasive treatment and drugs as outlined in the treatment list provided by the Insured	
<b>Indemnity to Principals:</b>	Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.
<b>Full Policy:</b>	The policy documents should be referred to for details of full cover.
The policy also includes cover for other covers, each with their own excesses and limits of indemnity such as Libel and Slander, Professional Indemnity for childcare services including employment training skills for young adults (Limit of Indemnity £10,000,000 in the aggregate) and Financial and Administration Liability.	

Yours sincerely




Zurich Municipal

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**Contact Details**

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