

27 March 2024

Your Zurich Charity and Social Organisations Insurance

Our Reference **KT/IND**
Policy Number **XAO-272094-2073**
Customer Name **Barnardo's and Subsidiary Companies**

To Whom It May Concern

This is to confirm that Barnardo's and Subsidiary Companies has in force with this Company until the policy expiry on 31 March 2025 Insurance incorporating the following essential features:


Limit of Indemnity		
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 any one event inclusive of costs
Employer's Liability	£20,000,000	any one event inclusive of costs
Clinical/Medical**	£50,000,000	any one event
Excess		
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		
Indemnity to Principals	Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.	
Full Policy	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.		



Contact Details

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We may record or monitor calls to improve our service.

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 **Visit us at**
www.zurich.co.uk/municipal

 **Write to us at**
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PO BOX 4937
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SN4 4PP



Yours sincerely

A handwritten signature in black ink, appearing to be 'A. P.', written in a cursive style.

Zurich Municipal

We care about the voluntary sector

We don't just insure charities, we care about them too. Our charitable arm in the UK, Zurich Community Trust (ZCT), which was founded in 1973, supports hundreds of charities each year. Our employees volunteer their time to work with schools and charities across the UK and are given the opportunity to give monthly through their salary.

To find out more, please visit <https://www.zurich.co.uk/support/community-trust>

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