

To Whom It May Concern

Our Reference: P/ 01/ 152513273

Name of Insured: Brighter Futures

This is to confirm that Brighter Futures have in force with this Company until the policy expiry on 30 June 2026 insurance incorporating the following essential features:

Policy Number: XAO1220691823

Renewal Date: 01 July 2026

Limits of Indemnity:

Public Liability:	£5,000,000 any one event
Products Liability:	£5,000,000 for all claims in the aggregate during any one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Professional	£1,000,000 any one event
Services Extension:	Note: Cover for Financial Loss, and Third Party Property Damage or Bodily Injury is provided where arising from advice or services carried out by the Insured in the furtherance of its purpose as a registered charity or not-for-profit organisation.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

Excess:

Public Liability:	Nil any one claim
Products Liability:	Nil any one claim
Pollution Liability:	Nil any one claim
Employers' Liability:	Nil any one claim
Professional Services Extension:	Nil any one claim

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.

Yours sincerely
The Zurich Management Team
Zurich Insurance Company Ltd