

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

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

Policy Number: **CCP 6085254**

1. Name of policyholder:

The Crumbs Project

2. Date of commencement of insurance: **13th August 2021**

3. Date of expiry of insurance: **12th August 2022**

We hereby certify that subject to paragraph 2:-

1. 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 (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

For and on behalf of **ANSVAR INSURANCE**
A business division of Ecclesiastical Insurance Office plc



Mark Hews
Group Chief Executive Officer

Notes:

- (a) 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.*

IMPORTANT NOTICE TO POLICYHOLDERS

Under the terms of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Certificates of Insurance must clearly state the name of the policyholder and, where applicable, make reference to insured subsidiary companies.

As required by your policy terms, any change to the name of the policyholder or the formation, acquisition or divestment of subsidiary companies must be notified to Ansvar.

If you have any associated companies you will need to have separate cover.

W/AR/ 3829

Policy number CCP 6085254

SCHEDULE

Location: 20a Hibberd Way Bournemouth Dorset BH10 4EP

Your No Claims Discount is 7 year(s)

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 BUILDINGS including Accidental Damage Sum Insured Tenants improvements	£100	OPERATIVE £0 £11,957
2 CONTENTS including Accidental Damage Contents Electronic and computer equipment Stock	£100	OPERATIVE £106,822 £2,248 £2,811
3 ALL RISKS Sum Insured (as per enclosed specification)	£75	OPERATIVE £2,248
4 MONEY Limit during working hours Limit in transit Limit in bank night safe Limit in Safe Personal Accident (Assault) Capital Benefits Weekly Benefits for persons aged 16 to 75 years	£75	OPERATIVE £3,000 £3,000 £3,000 £2,500 £10,000 £100
5 BUSINESS INTERRUPTION A - Loss of Income (max. indemnity period 00 months) B - Extra Expenses (max. indemnity period 12 months) C - Gross Profit (max. indemnity period 00 months) D - Rental Income (max. indemnity period 00 months)		OPERATIVE £0 £10,340 £0 £0
6 BOOK DEBTS Sum Insured		OPERATIVE £50,000
7 EMPLOYERS LIABILITY Indemnity Limit		OPERATIVE £10,000,000
8 PUBLIC & PRODUCTS LIABILITY Indemnity Limit including Libel and Slander	£100	OPERATIVE £5,000,000 £100,000
9 PROFESSIONAL INDEMNITY Indemnity Limit Retroactive date -	£250	OPERATIVE £250,000
10 PROPERTY OWNERS LIABILITY Indemnity Limit		NOT OPERATIVE £0
11 LOSS OF LICENCE Sum Insured		NOT OPERATIVE £0

Policy number CCP 6085254

SCHEDULE

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
12 PERSONAL ACCIDENT		OPERATIVE Temporary Total Disablement (per week)
Person(s) insured:	Death Benefit	Permanent Total Disablement
Employees/volunteers aged 16-65 years	£10,000	£10,000
Employees/volunteers aged 66-75 years	£10,000	£10,000
Employees/volunteers aged 76-80 years	£5,000	£5,000
Employees/volunteers aged 81-85 years	£5,000	£5,000
13 COMPUTER BREAKDOWN		NOT OPERATIVE
Computer equipment		£0
Data		£0
14 REFRIGERATED CONTENTS	£50	OPERATIVE
Limit any one Unit		£3,000
Total Sum Insured		£10,500
15 GOODS IN TRANSIT	£75	OPERATIVE
Own Vehicle Limit		£1,200
Limit any one package		£0
Limit any one consignment		£0
16 TRUSTEES & DIRECTORS INDEMNITY	£250	OPERATIVE
Indemnity Limit		£250,000
Retroactive date -		
17 FIDELITY GUARANTEE		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
18 PR CRISIS COMMUNICATION		NOT OPERATIVE
Sum Insured		£0
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE
Limit any one driver/person		£0
20 LEGAL EXPENSES		OPERATIVE
Indemnity Limit		£250,000

Policy number CCP 6085254

SCHEDULE

Endorsements

028 - Tenants' Improvements (Buildings)
062 - Declarations
482 - Policy Changes April 2018

046 - Long Term Undertaking (3 Years)
215 - Activities
483 - Policy Changes May 2018