

CASE Insurance Policy Schedule

Policy Number - 007248/01/21

Renewal Schedule Number 1

Issue date of Schedule - 14/01/2021

This policy is issued by aQmen Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

The Policyholder / Insured: British Humanist Association

Trading as (if applicable): Not Applicable

Agent Name: South Essex Insurance Brokers Ltd t/as WRS IB

Agent Address: Cadman House,, Off Peartree Road, Stanway, Colchester, Essex CO3 0NW

Principal Risk Address: 39 Moreland Street, London, Greater London EC1V 8BB

The Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations.

The Business: Carrying on *Business* and/or *Business Activities* as defined within the Policy National organisation promoting humanism. Activities include publishing literature; hosting events to promote the education of humanism; campaigning to promote humanism; affiliated group meetings; annual residential conferences; a choir performing at third party events; assisted humanist ceremonies; and non-religious pastoral support helpline.

Effective Date of Quote: 01 January 2021

Period of Insurance: From 01 January 2021 to 31 December 2021 (both days inclusive)

Terms and Conditions: In accordance with the details set out in this *Schedule*

Policy Wording: CaSE Charity Combined CC1-5A


This Policy is issued by aQmen Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
Part A - All Sections	Aviva Insurance Ltd	100719892BDN
Part B - Legal Expenses	Aviva Insurance Limited (administered by DAS Legal Expenses Insurance Company Limited)	25183849CHC
Part C - All Sections (other than Section 18 Professional Indemnity)	Brit Insurance - Lloyds Synd 2987	KA488A20U000
Section 18 Professional Indemnity	Aviva Insurance Limited	100719892BDN
Part D - All Sections	Not Applicable	
Part E - Travel	Aviva Insurance Ltd	100719892BDN

Long-Term Undertaking: Not Applicable

First Premium in respect of this Renewal Schedule Number 1:	Total Premium:	£ 7,624.58
	Insurance Premium Tax(12%)	£ 914.95
	Policy Fee:	£ 35.00
	Total Amount Due:	£ 8,574.53

Authorised Signatory:



Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.

The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a. matter of fact is substantially correct; and
 - b. matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

Claims Notifications

If insured for Section 14 Legal Expenses please call the helpline for legal advice as soon as *You* are aware of an incident.

Aviva Commercial Legal Protection 0345 300 1899

For confidential advice on legal or tax matters in the United Kingdom please call Aviva Legal and Tax Helpline 0345 300 1899

If insured for Section 19 Lorega Commercial Loss Recovery Service

In the event of a Property Damage Loss Recovery Claim, please call aQmen Underwriting on 0333 800 9858;

In the event of a Cyber Recovery Claim please call the Lorega Cyber Recovery emergency line on 020 7767 3075

For all other claims please give immediate notice to Aviva Insurance Limited via the dedicated 24 (twenty-four) hour Claims Service: Telephone: 0800 015 1498

Please refer to your Policy "What you should do in the event of a Claim" for further details.

Sections of Cover

Part A - Commercial Combined

Section 1 - Property Damage All Risks	<i>Insured</i>
Section 2 - Business Interruption All Risks	<i>Insured</i>
Section 3 - Specified Business Equipment All Risks	<i>Insured</i>
Section 4 - Terrorism	<i>Insured</i>
Section 5 - Equipment Breakdown	<i>Insured</i>
Section 6 - Money and Personal Accident Assault	<i>Insured</i>
Section 7 - Group Personal Accident	<i>Not Insured</i>
Section 8 - Goods in Transit	<i>Not Insured</i>
Section 9 - Employers' Liability	<i>Insured</i>
Section 10 - Public Liability	<i>Insured</i>
Section 11 - Products Liability	<i>Insured</i>
Section 12 - Loss of Licence / Registration	<i>Not Insured</i>
Section 13 - Motor NCD and Excess Protection	<i>Not Insured</i>

Part B - Legal Expenses

Section 14 - Legal Expenses	<i>Insured</i>
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Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<i>Insured</i>
Section 16 - Employment Practice Liability	<i>Not Insured</i>
Section 17 - Fidelity Guarantee / Crime	<i>Not Insured</i>
Section 18 - Professional Indemnity	<i>Insured</i>

Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	<i>Not Insured</i>
Section 19B - Property Damage Loss Recovery	<i>Not Insured</i>

Part E - Business Travel

Section 20 - Business Travel	<i>Insured</i>
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Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy *Sums Insured*. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

PART A - COMMERCIAL COMBINED

Section 1 - Property Damage All Risks

The Property Insured

Item	Description	Sums Insured
A	Buildings	Not Insured
	Tenants Improvements	£ 32,805
B	Contents	£ 20,503
	Computer Equipment	£ 35,000
C	Stock in Trade	Not Insured
D	Rent Payable	Not Insured

Section 1 Special Extensions applicable

Special Extension 1 - Day One Basis (Non-Adjustable) Extension	Included (25% Uplift)
Special Extension 2 - Subsidence	See Schedule of Locations
Special Extension 3 - Index-Linking	See Schedule of Locations
Special Extension 4 - Waiver of Average	Included

Section 1 - Excess Applicable (Each and every loss)

Standard Section Excess	£ 250
Standard Excess in respect of Subsidence	£ 1,000

(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

Also included in your Policy:

Unless amended above, or endorsed to the contrary, Clauses 1 to 7 and Extensions 1 to 53 apply. Please refer to your policy wording for full details

Clauses 1 to 7 include:

7 - Floating Sums Insured - Where *Sums Insured* are stated within Section 1 Property Damage All Risks, and not identified as applying specifically to any one or more *Premises*, such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder

Extensions 1 to 53 include

4 - Breakage of Glass and Sanitary Fittings	£ 10,000
5 - Capital Additions	£ 500,000
6 - Changing Locks	£ 5,000
9 - Deterioration of Stock	£ 5,000
13 - Fly Tipping	£ 15,000
20 - Property at Business Events	£ 10,000
22 - Removal of harmful insect nests	£ 2,500
30 - Trace and Access	£ 25,000

36 - Contents used away from the Premises	£ 5,000
38 - Works of Art	£ 5,000
46 - Invasive non-native plant species	£ 2,500
47 - Contract Works	£ 250,000
51 - Environmental Repairs	£ 50,000
52 - Resilient Repairs	£ 100,000

Section 2 - Business Interruption All Risks

The Items Insured

Item	Description	Sums Insured	Indemnity Period
A	Gross Profit	Not Insured	
B	Revenue	Not Insured	
C	Additional Expenditure	£ 43,052	12 months
D	Outstanding Debit Balances	Not Insured	
E	Loss of Rent Receivable	Not Insured	

Section 2 Special Extension Applicable

Cancellation, Postponement, Abandonment and Relocation Costs	Not Included
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Unless amended above, or endorsed to the contrary, Extensions 1 to 17 apply in respect of Items A, B, C and E.
Please refer to your policy wording for full details

Extensions 1 to 17 include

1 - Denial of Access	£ 25,000
2 - Disease, Infestation, Defective Sanitation	£ 25,000
4 - Public Utilities	£ 25,000
12 - Action of Authorities	£ 10,000
14 - Key Person	£ 10,000
15 - Loss of Attraction	£ 10,000
16 - Lottery Winners	£ 50,000

Section 2 - Excess Applicable

Each and every loss	£ 250
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Section 3 - Specified Business Equipment All Risks

The Property Insured

Item	Description	Sums Insured	Territorial Limits
1	Portable Business Equipment	£ 14,862	U.K.
2	Other Business Equipment	Not Insured	Not Applicable
3	Volunteer/Employee Equipment on loan to BHA	£ 5,505	U.K.

Section 3 - Excess Applicable

Each and every loss	£ 100
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Section 4 - Terrorism

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Applicable
Section 3 - Excess Applicable	
Each and every loss	£ 250

Section 5 - Equipment Breakdown

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Applicable
Section 3 - Excess Applicable	
Each and every loss	£ 250

Section 6 - Money and Personal Accident Assault

Part A Money

Item	Description	Sums Insured
1a	Within <i>Buildings</i> at the <i>Premises</i> during <i>Business Hours</i>	£ 5,000
1b	In transit within the <i>Territorial Limits</i> or in any bank night safe	£ 5,000
1c	In a locked safe, when outside <i>Business Hours</i>	£ 5,000
1d	At the home of an <i>Insured Person</i>	£ 2,000
1e	In the <i>Premises</i> outside <i>Business Hours</i> and not in a locked safe or strongroom	£ 500
1f	In the personal custody of the <i>Insured</i> or an authorised <i>Insured Person</i> at <i>Business Events</i>	£ 500
1g	In any machine operated by coins, bank notes or credit cards within the <i>Premises</i>	£ 500
2	Crossed cheques and the other non-negotiable instruments	£ 250,000
3	Repair or replacement of safes, tills, cases etc	Unlimited
4	Fraudulent use of <i>Insured's</i> business credit / debit card	£ 250

Part B Personal Accident Assault

Item	Description	Sums Insured
1	Death	£ 10,000
2	<i>Loss of Limb</i> or <i>Loss of Sight</i>	£ 10,000
3	<i>Permanent Total Disablement</i>	£ 10,000
4	<i>Temporary Total Disablement</i> (weekly up to 104 weeks)	£ 100
5	<i>Temporary Partial Disablement</i> (weekly up to 104 weeks)	£ 100
	Medical Expenses up to 20% of weekly items B4 and B5 above (maximum of £10,000)	Included
	Damaged Clothing of an Insured Person up to £500 any one loss	Included

Section 6 - Excess Applicable

Each and every loss under Part A Money	£ 75
Each and every loss under Part B Personal Accident Assault	Nil

Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i>	£ 10,000,000
But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

Section 9 - Excess Applicable

Each and every loss	Nil
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Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one <i>Event</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
Care & Treatment	
In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Abuse	
In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Retroactive Date	17/01/2014
Hirers' liability - Any one <i>Event</i>	Not Insured

Section 10 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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Section 11 - Products Liability

Description	Limit of Indemnity
Products Liability - in the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

Section 11 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include	Limit of Indemnity
1 - Corporate Manslaughter Legal Defence Consts	Included
4 - Indemnity to Principals	Included
5 - Crisis Event and Reputation Protection Costs	Up to £ 50,000

Sections 10 and 11 Extensions include	Limit of Indemnity
3 - Pollution or Contamination	Included
5 - Legionellosis	Included
6 - Financial Loss	£ 250,000
7 - Advertising Liability	£ 250,000

Sections 10 and 11 Extensions include Limit of Indemnity

Limit of Indemnity

1 - Contingent Motor liability	Included
4 - Data Protection	£ 1,000,000
6 - Libel and Slander	Up to £ 250,000
12 - Contractual Liability	Included
13 - Property Owners Liability	Included

PART B - LEGAL EXPENSES

Section 14 - Legal Expenses (administered by DAS Legal Expenses Insurance Company Limited)

Description	Limit of Indemnity
Legal Protection - per claim unless specified:	£ 100,000
Insuring Clauses:	
Employment Disputes	Included
Employment Compensation Awards	Included*
Legal Defence	Included
Statutory Licence Appeal	Included
Contract Disputes	Included
Property Protection	Included
Personal Injury	Included
Tax Protection	Included

*The maximum amount payable in respect of Employment Compensation Awards during any Period of Insurance is £1,000,000

Section 14 - Excess Applicable

As stated in the Policy wording

Please read the Policy carefully, in particular the Section 14 Insuring Clauses and Section 14 Conditions. Applicable legal costs may only be paid if the Legal and Tax Helpline services are contacted at the earliest stage possible, their full advice is followed and that there are deemed to be Reasonable Prospects of successfully defending a claim

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

PART C - EXECUTIVE RISKS

Section 15 - Trustees, Directors and Officers Liability

Description	Limit of Indemnity
In the aggregate for all <i>Claims</i> made for the <i>Period of Insurance</i>	£ 100,000

Section 15 - Excess Applicable

Each and every <i>Claim</i> in respect of Insuring Clause 3 Corporate Wrongful Acts, and Section 15 Extensions 18 to 20 inclusive	Nil
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Unless amended above, or endorsed to the contrary, Extensions 1 to 23 apply. Please refer to your Policy wording for full details

Extensions 1 to 22 include

3 - Civil fines and penalties	Included
5 - Crisis Management	Up to £ 100,000
6 - Defence Costs for Extradition, Deportation and Asset Protection	Up to £ 50,000
8 - Spouses, heirs and legal representatives	Included
13 - Retired Trustees	Included
20 - Loss of Documents	Up to £ 25,000
21 - Identity fraud investigation	Up to £ 50,000

Section 18 - Professional Indemnity

Description	Limit of Indemnity
In the aggregate for <i>Claims</i> made for the <i>Period of Insurance</i>	£ 250,000

Section 18 - Excess Applicable

Each and every <i>Claim</i>	£ 2,500
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Unless amended above, or endorsed to the contrary, Extensions 1 to 4 apply. Please refer to your Policy wording for full details

Extensions 1 to 4 include

1 - Loss of Documents	Up to £ 25,000
3 - Mitigation Costs and Expenses	Included
4 - Crisis Event and Reputation Protection Costs	Up to £ 100,000

Section 18 Optional Extension - Any One Claim

Any One Claim	Applicable
Retroactive Date applicable	10/02/2004

PART E - BUSINESS TRAVEL

Section 20 - Business Travel

Insured Persons

Any staff or volunteer authorised to travel by the *Insured* including any accompanying spouse/partner or child.

Operative Time

Whilst an *Insured Person* is on an authorised journey in connection with the activities of the charity which begins during the *Period of Insurance* and commences from the time the *Insured Person* leaves their home or charity *Premises*, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business. Any period of holiday which is purely ancillary to the *Insured Journey* shall be deemed included within the period of the *Insured Journey* provided that it is otherwise within the period set out above.

Benefit description for each Sub-section

1 - Medical and Emergency Travel Expenses	Unlimited
2 - Personal Belongings	£5,000
3 - Money	£5,000
4 - Cancellation, Curtailment or Change of Itinerary	£5,000
5 - Travel Delay	£50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
6 - Missed Departure	Up to £1,000
7 - Hijack, Kidnap and Ransom	£300 per day up to a max of £25,000
8 - Personal Liability	£2,000,000
9 - Legal Expenses	£50,000

Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

Number of Premises: 1

Premises 1: 39 Moreland Street
London
Greater London
EC1V 8BB

The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence	Not Applicable
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Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Applicable

Security at this Location

Intruder Alarm Type	RedCare
Subject to Survey	No

Endorsements specific to this Location

None

Other Premises Insured: None

Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

None

Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

Retroactive Cover for "Claims Made" Care and Treatment Extension

Applicable to Section 10 Public Liability and 11 Products Liability Definition applicable to this Extension

Care and Treatment Retroactive Date

means, unless otherwise specifically stated in the Schedule or endorsed hereon to the contrary, the first date upon which the Care and Treatment Extension or similar is included in a Policy issued to the Insured by any preceding Insurer and is subsequently continuously insured to the same effect by such Policy (ies).

Section 10 Public Liability and Section 11 Products Liability are extended to include Care and Treatment previously insured on a "Claims Made" basis which arises in connection with the Business and which occurred within the Territorial Limits on or after the Care and Treatment Retroactive Date of 17th January 2014 and before 1st January 2019.

Provided that:

- 1 any such claim under the provisions of this Extension is first made in writing against the Insured on or after 1st January 2019; and
- 2 for the purposes of this Extension any such claim shall be deemed to have occurred during the period commencing on or after 1st January 2019 and ending prior to 31st December 2019; and
- 3 the maximum amount We will pay shall not exceed.
 - a in respect of this Endorsement £5,000,000 inclusive of costs and expenses, and
 - b for the period 1st January 2019 to 31st December 2019 the Limit of Liability specified in the Schedule.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Applicable to Section 3 - Business All Risks

Person Employed Equipment Excess Endorsement

An Excess of £250 shall apply to any claim, loss, liability, cost or expense directly or indirectly arising from Equipment of the Person Employed on loan to British Humanist Association.

Subject otherwise to the terms, conditions and exclusions of the Policy.

Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

Claims History: The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

25/01/2019 Professional Indemnity/Legal expenses notification only closed no payments.

28/07/2014 Public Liability/Professional Indemnity - defamation £1,971 costs only settled.

Annual Income: The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 1,800,000

Additional Underwriting Information

Public Liability cover includes member groups as lodged with the Insurer whilst undertaking the named activities of the National organisation only, and self employed accredited celebrants carrying out weddings, funerals and baby naming ceremonies and the planning of these events.

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative	29	£ 1,340,000	No
Volunteers	40	£ 0	Yes
Member groups	52	£ 0	No
Celebrants	150	£ 0	No

Employers Reference Number

914/B5317

Professional Indemnity Insurance

Date: 14 January 2021

To whom it may concern

We are appointed as insurance brokers to:

Policy No: 007248/01/21

Name of Insured: British Humanist Association

Date of commencement of insurance policy: 01 January 2021

Date of expiry of insurance policy: 31 December 2021

and are pleased to confirm that the above named Insured holds an Insurance policy which includes cover for Professional Indemnity arranged by us.

This is a summary of the cover provided by the policy. It does not contain the full policy definitions, terms, exclusions and conditions which can be found in the policy document.

The Cover: Claims made against the Insured and notified to the Insurers during the Period of Insurance incurred in the conduct of the Insured's Business which give rise to a legal liability as a result of a Breach of Duty by or on behalf of the Insured.

The Limit of Liability of the Policy: £ 250,000.00 in the aggregate or any one claim

The Insurer for this policy is: Aviva Insurance Limited

Subject to the full terms and conditions of the Policy.

If you require any further details, please do not hesitate to contact us.

Yours sincerely



Mark Ingram
Director



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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: 007248/01/21

Name of Policyholder: British Humanist Association

Date of Commencement of Insurance: 01 January 2021

Date of Expiry of Insurance: 31 December 2021

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, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
 2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

Authorised Signatory
Colm Holmes
Chief Executive Officer, UK Insurance

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.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you



Certificate of Public Liability Insurance

Policy Number: 007248/01/21

Name of policy holder: British Humanist Association

Date of Commencement of Insurance: 01 January 2021

Date of Expiry of Insurance: 31 December 2021

Business: Charity or Social Enterprise, and as per Policy.

Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

Date of Issue: 14 January 2021

This certificate does not form part of the policy or the policyholder's contract with Aviva Insurance Limited.

Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH; Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This certificate provides evidence that Public Liability Insurance cover is in force. Please see the policy document for full details.

A handwritten signature in black ink, appearing to read "Andy Briggs", with a long horizontal stroke extending to the right.

Authorised Signatory
Andy Briggs
Chief Executive Officer -UK & Ireland General Insurance