

**ROYAL & SUN ALLIANCE INSURANCE PLC
CERTIFICATE OF INSURANCE**

CERTIFICATE NO: RTT254310/RSACL004230

INSURED:	Hillingdon Narrowboat Association	PERIOD FROM:	17 October 2012
ADDRESS:	The Boat House Royal Quay Coppermill Lock Harefield Middlesex UB9 6JA	TO:	16 October 2013
		PREMIUM:	£808.50 (including Insurance Premium Tax)
		OUR REF:	HILLNARR

If your Organisation is an unincorporated Association, the Insured Title stated above is deemed to include the following:

The Committee for the time being of Hillingdon Narrowboat Association.

ACTIVITIES / BUSINESS: Education and Training for Young People and community groups using narrowboats on inland waterways and provision of coaching courses

INSURER: Royal & Sun Alliance Insurance Plc

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy No RTT254310/RSACL004230 issued by Royal & Sun Alliance Group (the Company).

1. CIVIL LIABILITY

The Civil Liability insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any one period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 17 October 2007

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

2. EMPLOYERS' LIABILITY - INSURED

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.

3. LEGAL DEFENCE COSTS

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

4. DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £5,000,000 any one period of insurance

Retroactive Date: 17 October 2007

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance.

Registered Office: 3 Broadway, Broad Street, Birmingham B15 1BQ. Registered in England No. 969374
Perkins Slade is authorised and regulated by the Financial Services Authority. A Unitas Broker.



5. ABUSE - NOT INSURED

Signed on behalf of the Company

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "PERKINS & WATSON" around the perimeter and "WAS" in the center. The signature is a cursive-style name that appears to be "P. WATSON".

Date: 12 November 2012

Underwritten by

Royal and Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL
Authorised and Regulated by the Financial Services Authority.