

To Whom It May Concern

Our Reference: P/ 01/ 20555348

Name of Insured: So Make It

This is to confirm that So Make It have in force with this Company until the policy expiry on 30th May 2014 insurance incorporating the following essential features:

Policy Number: P/ 01/ 20555348 / XAO:27T0010013

Renewal Date: 31st May 2014

Limits of Indemnity:

Public Liability:	£5,000,000 any one event
Products Liability:	£5,000,000 for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs

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

Indemnity to Principals

Communications will be monitored regularly to improve our service and for security and regulatory purposes

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

Zurich Municipal is a trading name of Zurich Insurance plc
A public limited company incorporated in Ireland
Registration No.13460 Registered Office Zurich House, Ballsbridge Park, Dublin 4 Ireland.
UK branch registered in England and Wales Registration No.BR7985
UK Branch Head Office
The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

The policy documents should be referred to for details of full cover.

Yours sincerely



Mr Tom Callingham

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Contact Information

Underwriting support

If you have any queries about policy cover, or amendments, please contact your Account Manager or Tennyson Insurance on 08450 822446.

Please note that whilst we are always available to help, we are not authorised to discuss claims with you.

Help-lines provided as part of your policy

The following help-lines will provide you advice free of charge:

Helpline	Telephone
Commercial Legal Advice	0117 929 1141 or 0117 976 2030
Business Assistance	
Tax Advice	
Counselling Service*	0117 934 2121

*This helpline is available to all of your employees if you wish to advise them of the telephone number

Zurich Claims Contact Information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of Cover	Claims Team	Claims Team Contact Details
Buildings	Zurich Property Claims	Tel: 0870 241 8050 (<i>out of hours Emergency: 0800 028 0336</i>) Fax: 0845 600 0083 Email: zmpropertyclaims@uk.zurich.com Address: Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Contents		
All Risks		
Business Interruption		
Money		
Works In Progress		
Engineering Insurance		
Public Liability	Zurich Liability Claims	Tel: 0870 241 8050 Fax: 0845 600 0083 Email: farnboroughnewliabilityclaims@uk.zurich.com Address: Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Employers Liability		
Personal Assault under Money		
Personal Accident		
Fidelity Guarantee		
Hirers Liability		
Libel & Slander		
Trustee Indemnity		
Professional Indemnity		
Engineering – Deterioration of Stock		
Business Travel		
Motor	Zurich Motor Claims	Tel: 0845 300 1401 (<i>out of hours Emergency: 0845 6002459</i>) Fax: 02380 229875 Email: zmnewmotorclaims@uk.zurich.com Address: Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel: 0117 976 2030 (Switchboard)

General Claims Procedures

This is a description of the general claims process you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336
5. Track open claims on-line at:
<http://www.zurich.co.uk/municipal/customerbenefits/register.htm>

Terms of Insurance Business

About us

Tennyson Insurance Limited of Drayton House, Chichester, West Sussex, PO20 2EW is authorised and regulated by the Financial Services Authority. Our Firms Registration Number is 486223.

We are permitted to arrange, advise on and deal as an agent of insurers and clients with respect to non-investment insurance policies. You can check these details on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Tennyson Insurance Limited is a company registered in England and Wales. Our company number is 3027496 and our registered office is 10 Cloisters House, 8 Battersea Park Road, London SW8 4BG.

Your duty of disclosure

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept the policy and what terms are applied must be disclosed.

Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.

Paying for your insurance

Premiums are calculated on the basis that they are fully paid at the beginning of the period of cover, unless you have requested an instalment plan. If payment is not received within 30 days from the inception of your policy, the agreement may be cancelled.

Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to Guy Stanford at the above address.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 0845 0822446.

Fees and charges

We do not make charges to clients in excess of the premium amount charged by insurers.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we hold your money as an agent of the insurer (in which case your policy is treated as being paid for).

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

Complaints

If you have reason to make a complaint about our service you should contact Guy Stanford [the Managing Director] at the above address or ring 01243 832047 which is his direct line.

You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at <http://www.financial-ombudsman.org.uk/>

If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk/>.