



Randell Dorling Limited  
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CM Programme Management Ltd  
1310B High Road  
Whetstone  
London  
N20 9HJ

19 August 2009

Dear Alex Shapley,

**Re: PCG Professional Indemnity (PI), Public Liability (PL), Employer's Liability (EL) Insurance  
Policy No. 1027427601/6676**

We are pleased to enclose the Policy Schedule for the above mentioned insurance for your review. Please note that this Schedule should be read in conjunction with Policy Wordings lodged on our website ([www.randelldorling.co.uk](http://www.randelldorling.co.uk)).

Please note that by Statute the Certificate of Employer's Liability must be kept in "a safe place" for 40 years.

Please remember that it is a condition of the Shared Excess Layer that your membership of the Professional Contractors Group (PCG) is maintained throughout your policy period.

The Primary £1,000,000 of PI, the £1,000,000 of PL, and the £10,000,000 of EL Insurance coverage remain in effect for the Policy period even if membership lapses.

Please remember that PI is underwritten on a "claims made" basis, whilst EL and PL are underwritten on an "occurrence" basis.

If you have purchased insurance for equipment, the additional Equipment Policy Schedule also is enclosed.

Given that your Professional Indemnity Insurance excludes USA and Canada you should ensure that wherever possible all contracts signed are governed by the laws of the United Kingdom and any disputes are resolved within such jurisdiction.

You should also note that your Public Liability Insurance also excludes USA activities and as such if you are travelling to the USA or Canada on business please ensure that the Personal Liability section of your Travel Insurance is amended to cover you whilst on business.

Moreover, if for any reason you have to go offshore, e.g. onto an oil platform, then specialist Marine Public Liability Insurance and Employer's Liability Insurance is required. Should such cover be required we can direct you to an appropriate specialist Broker.

We would ask you to review these documents to check that the insurance has been placed in accordance with your instructions and if you have any questions, please do not hesitate to contact us. If we do not hear from you, then we shall assume that everything is in order.

Yours sincerely,

Enc.

## PRIMARY SCHEDULE

(This schedule should be read in conjunction with the Master Policy Wording lodged on our Website ([www.randelldorling.co.uk](http://www.randelldorling.co.uk)). A separate policy is issued for Equipment Coverage.)

**Attaching to Policy Number** 1027427601/6676

**Insured:** CM Programme Management Ltd  
1310B High Road  
Whetstone  
London  
N20 9HJ

**Insurance:** Section  
a) Public Liability (including Products)  
b) Employer's Liability  
c) Professional Indemnity

**Business:** IT Consultant **Proposal Signed:** 14 August 2009

**Period:** From 29 August 2009 to 28 August 2010 both days inclusive

### Limits of Indemnity applicable to the insured

- a) £1,000,000 any one occurrence defence costs in addition other than for pollution and for products to which a single aggregate limit including defence costs applies
- b) £10,000,000 any one occurrence
- c) £1,000,000 any one claim and in all (costs inclusive)

### Excess:

- a) £250.00 third party property damage only
- b) Nil
- c) £500.00 each & every claim (costs inc.)

### Shared Limits of Indemnity

In addition to Section c) Professional Indemnity above and in consideration of the premium paid which by virtue of your acceptance in the Proposal Form an additional shared aggregate Limit of Indemnity (inclusive of legal costs) of £2,000,000 is available, the full wording of which can be found on the Randell Dorling website [www.randelldorling.co.uk](http://www.randelldorling.co.uk) under the title 'PCG Special Aggregate Excess Wording'.

No one claim and/or Insured can impair this additional shared Limit of Indemnity (inclusive of legal costs) by more than £1,000,000 during the existence of the Period of Insurance stated in this Primary Schedule i.e. the maximum period that one Insured can expose this additional shared aggregate Limit of Insurance (inclusive of legal costs) is the 12 month period described in the Period of Insurance above.

This additional shared Limit of Indemnity shall be excess of Item c) in the 'Limit of Indemnity applicable to the insured' described in this Primary Schedule.

The Professional Indemnity 'excess' described in c) of this Primary Schedule will continue to apply in the event of the exhaustion of the Insured's Limit of Indemnity described in item c) under 'Limits of Indemnity applicable to the Insured'.

This additional shared aggregate Limit of Indemnity is available to all members of PCG who purchased their Professional Indemnity Insurance from Royal & Sun Alliance Insurance plc via Randell Dorling Ltd (the Manager). This additional shared aggregate Limit of Indemnity is available only providing that the Insured has maintained its membership of PCG throughout their Period of Insurance described in this Primary Schedule (refer specifically to section 9 of the 'PCG Special Aggregate Excess Wording').

**Extensions** Section a) &/or b): Leased or Rented Premises  
Health & Safety at Work  
Unsatisfied Court Judgements

Section c): Sub-Contractors cover in the event of illness  
Optional Full Sub-Contractors cover (subject to an additional premium stated below).

Retroactive Date: 29 August 2007

## Endorsements

### Exclusions (including but not limited to):

Section a) &/or b): Offshore Work  
Professional Negligence  
Loss of Data

Section c): Year 2000 Exclusion  
USA/Canadian Jurisdiction Exclusion  
Asbestos Exclusion  
Terrorism Exclusion

**Premium: £348.60** Inclusive of IPT @ 5%

#### Allocated as follows:

Professional Indemnity	<b>£332.00</b>	Excluding IPT @ 5%
Sub-Contractor	<b>£0.00</b>	Excluding IPT @ 5%
Asbestos Waiver	<b>£0.00</b>	Excluding IPT @ 5%
Public Liability	<b>£0.00</b>	Excluding IPT @ 5%
Employer's Liability	<b>£0.00</b>	Excluding IPT @ 5%

Notes: (1) If the Sub-Contractors Premium Allocation is zero, then the coverage is not afforded.

2) If the Asbestos Waiver Premium Allocation is zero, then the coverage is not afforded

Signed on behalf of Royal & Sun Alliance Insurance plc

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Date 19 August 2009



## “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 policy holder employs persons covered by the policy)*

Policy No: 1027427601/6676

1. Name of Policyholder: CM Programme Management Ltd
2. Date of commencement of insurance policy: 29 August 2009
3. Date of expiry of insurance policy: 28 August 2010

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

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)

B McIntyre  
UK Chief Executive  
Royal & Sun Alliance Insurance plc

### 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.”*

*Paragraph 2(b) does not apply and is deleted*

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**YOUR CERTIFICATE OF EMPLOYERS’ LIABILITY INSURANCE IS ATTACHED ABOVE.**

**THE EMPLOYERS’ LIABILITY (COMPULSORY INSURANCE) REGULATIONS 1998  
REQUIRE YOU TO KEEP THIS CERTIFICATE OR A COPY FOR 40 YEARS**

Please fold as shown. A copy of the certificate must be displayed at all places where you employ persons covered by the policy. Extra copies of the certificate are available on request

## PCG PROFESSIONAL INDEMNITY SPECIAL AGGREGATE EXCESS WORDING SCHEDULE

This Policy Schedule must be read only in conjunction with the Master Policy Wording lodged on the Randell Dorling Limited Website ([www.randelldorling.co.uk](http://www.randelldorling.co.uk)). Refer specifically to the Wording entitled 'PCG Special Aggregate excess wording (costs inclusive) post 1st March 2005'.

**Policy Number:** 1027427601/6676P2 and Policy 1027427601P2

**Name of Insured:** Members of the Professional Contractors Group (PCG) who have purchased an Underlying Policy for a period of 12 months from Royal & Sun Alliance Insurance plc between 1st March 2009 and 28th February 2010 or that incepts between 1st March 2009 and 28th February 2010.

**Address of the Insured:** As per Underlying Policy 1027427601/6676

**Period of Insurance:** As per the Underlying Policy but in no event more than 12 months from the date of inception of the Underlying Policy.

**Limits of Liability:** £2,000,000 in the aggregate (inclusive of legal costs) no one claim or Insured to impair by more than £1,000,000 during the Period of Insurance described in the Insured's Primary Schedule and moreover providing that at the time of presenting a Professional Indemnity claim or circumstance that might give rise to a claim you are a member of Professional Contractor's Group who has purchased insurance from Royal & Sun Alliance Insurance plc and via Randell Dorling Ltd between 1st March 2009 and 28th February 2010 or that incepts (starts) between 1st March 2009 and 28th February 2010.

**Interest:** Section (c) only as more fully described in the Underlying Policy.

**Adjustable Premium:** £25 per member insured hereon (plus IPT as applicable).

**Dated in London:** 19 August 2009

**Signed on behalf of Royal & Sun Alliance Insurance plc**



**PLEASE NOTE THAT**

- 1) CONSIDERATION 9 OF THIS POLICY STIPULATES THAT TO MAKE A CLAIM UNDER THIS POLICY THE INSURED MUST BE A MEMBER OF THE PROFESSIONAL CONTRACTORS GROUP
- 2) THIS POLICY DOES NOT RESPOND IF YOU HAVE PURCHASED "EXTENSION-DISCOVERY PERIOD OF 36 MONTHS"