

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No.	JHA-22S078-0043
1. Name of policyholder	Somer Housing Group and Redland Housing Association
2. Date of commencement of insurance policy	01 October 2009
3. Date of expiry of insurance policy	30 September 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 (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

Signature



Guy Munnoch

Chief Executive Officer Zurich Insurance plc, UK Branch.

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.
. BR 7985
UK Branch Head Office
The Zurich Centre, 3000 Parkway,
Whiteley, Fareham, Hampshire
PO15 7JZ

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.

Authorised by the Irish Financial
Regulator 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