



**ZURICH  
MUNICIPAL**

**select**

## Part F: Public Liability

This Schedule replaces any previous Schedule. The Schedule and Policy are to be read together.

INSURED: Somer Housing Group and Redland Housing Association  
Policy No: JHA-22S078-0043  
Period of Insurance  
from: 1st October 2009  
to: 30th September 2010  
Long Term Agreement  
expiry: 30th September 2013

Limit of Indemnity: £15,000,000

EXCESS: £3,000

Annual Aggregate: £75,000

Operative  
Endorsements:

- 1 The following Exclusion is added:

### Section 13 - Exclusions

#### 13. PROPERTY DAMAGE

the first 3,000 in respect of each and every claim involving DAMAGE to PROPERTY.

- 2 The EXCESS referred to above will apply in respect of any one claim or series of claims arising from any one cause.

- 3 The INSURER will not be liable for:

any liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos fibres or derivatives.

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examined: