



**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  
**Policy No:** JHA-22S078-0013  
**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 £25,000 in respect of each and every claim involving DAMAGE to PROPERTY.

- 2 The INSURED will not be responsible under the EXCESS for more than the sum of £75,000 in respect of all claims arising during on ePeriod of Insurance and if the aggregate amount for which the INSURED is responsible during that period exceeds £75,000 then the ammount above that figure will become payable by the INSURER.
- 3 The EXCESS referred to above will apply in respect of any one claim or series of claims arising from any one cause.

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. 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.

policy reference: MCD/8949  
Schedule no: 09 1 of 8  
issue date: 16 October 2009  
examined: