

European Risk Insurance Company hf

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 Policyholder employs persons covered by this policy).

Policy No. NAT/00051/00104976

1. Name of Policyholder:- Penrith Action for Community Transition Limited
2. Date of commencement of insurance:- 14 July 2013
3. Date of expiry of insurance:- 13 July 2014

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); and
2. The maximum amount of cover provided by this policy is £10 million



Signed on behalf of
**ERIC Small Businesses and
Charities**

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 of its subsidiaries except any 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.

Note: The information outside the above box does not form part of the statutory certificate.

Name and address of intermediary: Naturesave Policies Ltd, 58 Fore Street, Totnes, Devon, TQ9 5RU

Intermediary's reference: ERIC Small Businesses and
(if different from the Policy No. stated above)

You must retain a copy of each certificate for a period of 40 years beginning on the date on which the insurance to which this relates commences or is renewed.

ERIC Small Businesses and Charities
Registered No: 661103-2210
Registered Office: Skipholtí 50d, 105 Reykjavík, Iceland