

**TO WHOM IT MAY CONCERN**

01/04/2025

**YMCA Fairthorne Group, YMCA Fairthorne Housing**

Gallagher act as Insurance Broker to the above and give below details of the Contract Insurances we arrange on their behalf:

**Liabilities** *(Primary Layers)*

Insurer: Royal &amp; Sun Alliance

Policy No: RKL23407/04/1506

**Limits of Indemnity:**

Employers' Liability £10,000,000 any one occurrence.

Public Liability £10,000,000 any one occurrence.

**Employers & Public Liability Excess Layer**

Insurer: AIG UK Ltd

Policy No: 0021903702

Employers' Liability £10,000,000 any one occurrence *(proving the insured with £20,000,000 in total)*Public Liability £10,000,000 any one occurrence *(proving the insured with £20,000,000 in total)*

All of the Insurances described above fall due for renewal next on 01/04/2026 this letter is intended to be a brief guide to our Clients' Insurances.

The full Terms and Conditions applicable are always as stated within Insurers' Policy documentation.

Should you have any queries, or require any further information, you are invited to contact the writer.

Yours sincerely

*A Waite*

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