

Certificate of Employers' Liability Insurance(a)

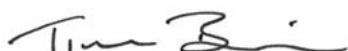
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably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

Policy No.	149/200/AV517150
1. Name of policy holder	YMCA Brunel Group
2. Date of commencement of insurance policy	25 March 2021
3. Date of expiry of insurance policy	25 March 2022

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).



Tim Bailey
Chief Executive Officer of Zurich Insurance plc, UK Branch

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.

Certificate of Public/Products Liability Insurance

Policy No.	149/200/AV517150
1. Name of policy holder	YMCA Brunel Group
2. Date of commencement of insurance policy	25 March 2021
3. Date of expiry of insurance policy	25 March 2022

This is to certify that the above firm holds a policy with us for Public Liability insurance.

The Public Liability insurance, which includes cover for fire and explosion risks, indemnifies the Insured in respect of their legal liability for accidental death of or personal injury to or illness or disease contracted by third parties and/or accidental loss of or accidental damage to material property and/or accidental obstruction accidental trespass accidental nuisance or accidental interference with pedestrian road rail air or waterborne traffic arising in the course of their business.

The limit of liability is £10,000,000 any one accident and is unlimited in the year other than in respect of Products Liability when the limit of liability is £10,000,000 in any one period of insurance.

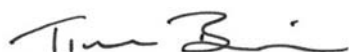
The policy is subject to the exclusions normal to third party insurance, but includes liability assumed under a contract or agreement other than liability for any amount in respect of liquidated damages or penalties which attaches solely because of a contract or agreement.

The Public Liability policy excludes all liability in respect of Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. The liability of the Company for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £10,000,000 in the aggregate.

The Products Liability extension excludes the cost of replacing reinstating or repairing any defective goods.

Loss of or damage to property belonging to the Insured or held in trust by or borrowed, rented or hired for use by the Insured is also excluded, but this exclusion shall not apply to loss of or damage to the personal property (including vehicles) of visitors, directors and employees of the Insured for which the Insured are responsible, nor buildings, nor their contents, temporarily occupied by the Insured for the purpose of carrying work therein or thereon.

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



Tim Bailey
Chief Executive Officer of Zurich Insurance plc, UK Branch