

Your Zurich Charity and Social Organisations Insurance

11th August 2025

Our reference P / 01 / 75340122

Policy number XAO1221125993

To Whom It May Concern

We can confirm that North East Opera is currently covered by our Company until the policy expires on 10th August 2026. The insurance includes the following features:

Limit of Indemnity		
Employers' Liability	£10,000,000	Any one event inclusive of costs
Public Liability	£2,000,000	Any one event
Pollution/Products Liability	£2,000,000	for all claims in the aggregate during any one period of insurance any one event inclusive of costs.
Financial Administration Liability - Professional Services*	Not Applicable	
Excess		
Employers' Liability	Nil	Any one event
Public Liability/ Products Liability/ Pollution	Nil	Any one event
Financial Administration Liability - Professional Services*	Not Applicable	
Indemnity to Principals		
Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.		
Full Cover		
The policy documents should be referred to for details of full cover.		

*The policy covers Financial Loss in respect of advice or services provided free of charge by the insured in their capacity as a registered charity or not-for-profit organisation.

Yours faithfully

The Zurich Management Team
Zurich Insurance Company Ltd



Contact Details

 **Call us on**
0800 917 9531

We may record or monitor calls to improve our service.

 **Email us at**
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 **Visit us at**
<https://www.zurich.co.uk/charity-insurance>

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