

# McLEAN & STEWART

SOLICITORS & ESTATE AGENTS

J. G. G. LEES, M.A., LL.B.  
J. C. ALLAN, LL.B., I.F.A.  
A. J. ION, LL.B. (HONS)  
W. G. PEEBLES, LL.B. (HONS)

51/53 HIGH STREET, DUNBLANE,  
PERTSHIRE FK15 0EG  
(DX 560631 DUNBLANE)  
01786 823217  
FAX 01786 822575

Our Ref. JGGL/KS

Your Ref.

also at  
95 MAIN STREET, CALLANDER,  
PERTSHIRE FK17 8BQ  
01877 330014

lees@mcleanandstewart.co.uk

23 June, 2008

I.A.R. Smith, Esq.,  
8 Leighton Avenue,  
DUNBLANE,  
Perthshire.  
FK15 0EB

Dear Iain,

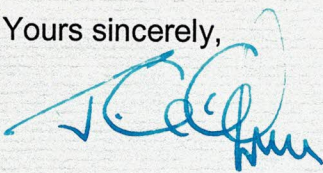
## The Likhubula Partnership

Further to previous correspondence I enclose a copy of the letter of 18<sup>th</sup> June which I have received from the Church of Scotland Insurance Company Limited, together with the Summary, and the Certificate of Insurance, enclosed therewith, all for your attention.

I wonder if I can also leave it with your goodself to settle the premium due, of £262.50, directly with the Insurance Company?

With best wishes.

Yours sincerely,



J.G.G. Lees

Encs.

# Church of Scotland Insurance Company Limited

RECEIVED 20 JUN 2008



67 GEORGE STREET  
EDINBURGH EH2 2JG

Telephone: 0131-220 4119

Fax: 0131-220 4120

E Mail: enquiries@cosic.co.uk

Dunblane Likhubula Link  
51/53 High Street  
Dunblane  
FK15 0EG

YOUR REF I Smith  
OUR REF John J Hume

18 June 2008

Dear Mr Smith

**24527000CCI Dunblane Likhubula Link**

I refer to the above and have pleasure in enclosing a Summary of Insurance Cover along with the Employer's Liability certificate of Insurance for your attention, the latter which needs to be retained for a minimum of 40 years to comply with regulations.

The premium amounts to £262.50; inclusive of 5% Insurance Premium Tax and I await your remittance in settlement in due course.

I hope that this is satisfactory, in the meantime if you have any queries please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'John J Hume'.

John J Hume Cert CII  
Technical Officer

## SUMMARY OF INSURANCE COVER

<b>Insured</b>	Dunblane Likhubula Link
<b>Policy Number</b>	24527000CCI
<b>Address</b>	51/53 High Street
<b>Town/City</b>	Dunblane
<b>Post Code</b>	FK15 0EG

<b>Period of Cover</b>	<b>From</b>	1/6/08	<b>To</b>	31/5/08
------------------------	-------------	--------	-----------	---------

### Details of Activities

To promote the benefits of the inhabitants of Dunblane and Likhubula Malawi

**Public Liability Limit of Indemnity £2,000,000**

**Employer's Liability Limit of Liability £10,000,000**

### Cover details

#### **Public Liability**

Protection against your legal liability for bodily injury to third parties and damage to their property including obstruction, trespass, nuisance, interference, wrongful arrest and eviction

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied or sold

Visitors' personal effects

**Other details (Specify if any otherwise none)**

<b>Premium payable</b>	£ 250.00	IPT	£ 12.50	Total	£ 262.50
------------------------	----------	-----	---------	-------	----------

**FOR FULL DETAILS OF ALL TERMS CONDITIONS AND EXCEPTIONS PLEASE REFER TO THE POLICY DOCUMENT. COPIES ARE AVAILABLE FROM CHURCH OF SCOTLAND INSURANCE COMPANY**



**NORWICH  
UNION**  
an AVIVA company

## Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

**Policy Number** : 24527000 CCI  
**Name of Policyholder** : Dunblane Likhubula Link

**Date of Commencement of Insurance** : 7<sup>th</sup> April 2008

**Date of Expiry of Insurance** : 30<sup>th</sup> November 2008

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, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of:  
**Aviva Insurance Limited**  
Authorised Insurers

Authorised Signatory

Simon Machell  
Chief Executive, Norwich Union Insurance

### 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.*