



Commercial Combined

Certificate of Employers' Liability Insurance

(In accordance with regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, a copy of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the Policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form).

Policy number:	NM050017089
1 Name of policyholder including all subsidiary companies if applicable except any specifically excluded below:	Albyn Housing Society Limited and Albyn Enterprises Limited and Highland Residential (Inverness) Limited and Sunnd Limited
Excluded subsidiary companies:	None
2 Date of commencement of insurance policy:	1st October 2024
3 Date of expiry of insurance policy:	30th September 2025

We hereby certify that subject to Regulation 3 (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 (a) the minimum amount of cover provided by this policy is no less than £5 million. (c)

Signed on Behalf of Royal & Sun Alliance Insurance Ltd (Authorised Insurer)

Ken Norgrove
Chief Executive Officer, RSA UK & International

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 the paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Paragraph 2 (b) does not apply and is deleted

NIG policies are underwritten by Royal & Sun Alliance Insurance Ltd (No.93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services reference number: 202323. Calls may be recorded and monitored.