

**ROYAL & SUN ALLIANCE INSURANCE PLC
CERTIFICATE OF INSURANCE**

CERTIFICATE NO: RTT254795 / RSACL004462

INSURED:	Mountaineering Council of Scotland Ltd	PERIOD FROM:	01 September 2009
ADDRESS:	The Old Granary West Mill Street Perth Scotland PH2 5QP	TO:	01 September 2010
		OUR REF:	MOUNCOUNOFSCOT

ACTIVITIES / BUSINESS:

- 1) **Mountaineering Council of Scotland** – National Representative Body for Mountaineering in Scotland
- 2) **Unincorporated Club Members and their Committees and Active Members, Incorporated Club Members and their Active Members** – The authorised and recognised activities of the Insured Club and its officers, committees and members as such, consistent with the Club's constitution, including the arranging of and participation in all forms of mountaineering, hill walking and climbing activities, instruction courses in skills relevant to such activities, social activities of interest to mountaineers, the publication of newsletters and journals about the club's activities and other mountaineering, hill walking and climbing activities, and the maintenance of a library
- 3) **Individual Members and Honorary Members** – the arranging of and participation in all recognised forms of mountaineering, hill walking and climbing activities, and participation in instruction in skills relevant to such activities, and in social activities of interest to mountaineers

INSURER: Royal & Sun Alliance Insurance Plc

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy No RTT254795 / RSACL004462 issued by Royal & Sun Alliance Group (the Company).

CIVIL LIABILITY

The Civil Liability insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any one period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

ASSOCIATION EMPLOYERS' LIABILITY - INSURED

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.

LEGAL DEFENCE COSTS

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: £5,000,000 any one period of insurance.

Retroactive Date: 01 January 1985

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance.

ABUSE - INSURED

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

Limit of Indemnity: £2,500,000 any one period of insurance

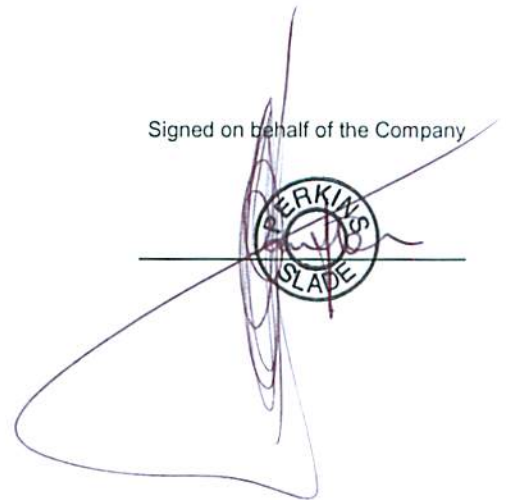
Retroactive Date: 01 January 1985

Date: 23 October 2009

Underwritten by

Royal and Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL
Authorised and Regulated by the Financial Services Authority.

Signed on behalf of the Company

A handwritten signature in blue ink is written over a circular stamp. The stamp contains the text 'PERKINS SLADE' around the perimeter. The signature is a large, stylized scribble that overlaps the stamp and extends to the right.