

Private Edge for Not for Profit Entities Schedule

AIG Europe Limited

Policy number AIGCIPENP100310

33609991

1 Policyholder

StepChange Debt Charity

2 Registered address

Wade House, Merrion Centre, Leeds LS2 8NG

3 Policy period

Inception Date: 01 March 2014 - Expiry Date: 28 February 2015

Both days Inclusive at the Address of the Insured as per above

4 Coverage summary

| Insurance cover | | | Limit of liability | Retention |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|--------------------------------------|--------------------------------------------|----------------|
| Mark 'purchased' or 'not purchased' | | | | |
| Purchased | 1.1 | Management Liability Cover | Aggregate limit all claims: GBP 2,500,000 | GBP Nil |
| Purchased | 1.2 | Corporate Liability Cover | Aggregate limit all claims: GBP 2,500,000 | GBP Nil |
| Purchased | 1.3 | Employment Practices Liability Cover | Aggregate limit all claims: GBP 250,000 | GBP 2,500 |
| Not Purchased | 1.4 | Pension Trustee Liability Cover | Aggregate limit all claims: Not applicable | Not applicable |
| Purchased | 1.5 | Crime | Any one loss: GBP 500,000 | GBP 5,000 |
| Purchased | 1.6 | Professional Liability | Any one loss: GBP 2,500,000 | GBP 5,000 |
| Total aggregate limit of liability - Applicable to the following Insurance Cover in the aggregate or all of the following Insurance Covers Combined : | | | Total Aggregate Limit: Not applicable | |

Where there is shown an aggregate limit of liability for an Insurance Cover, the amount specified for such Insurance Cover shall be the amount of the total aggregate limit of liability shown for such Insurance Cover.

| 5 Sub-limits of liability | | Total Aggregate Limit all Insurance Covers |
|---------------------------------------|--------------------------------------------------------------------|--------------------------------------------|
| Insurance Cover | | |
| 1.2 - Corporate Liability | | |
| 1.2 (ii) | Company Pollution defence costs | GBP 100,000 |
| 1.2 (iii) | Breach of Contract | GBP 100,000 |
| 1.2 (iv) | Third party liability | GBP 100,000 |
| 1.2 (v) | Pension schemes | GBP 250,000 |
| 1.2 (vi) | Identity fraud | GBP 100,000 |
| 1.2 (vii) | Crisis event public relations expenses | GBP 100,000 |
| 1.4- Pension Trustee Liability | | |
| 1.4 (vi) | Associated and connected persons contribution notice | GBP 100,000 |
| 1.5- Crime | | |
| 1.5 (ii) | Destruction and damage of money or securities caused by fire | GBP 100,000 |
| 1.5 (v) (a) | Legal fees | GBP 50,000 |
| 1.5 (v) (b) | Reconstitution costs | GBP 50,000 |
| 1.5 (v) (c) | Fraud investigator | GBP 50,000 |
| Extension | | |
| 2.2 | Corporate manslaughter Public Relations Expenses- Insured Entities | GBP 100,000 |
| 2.2 | Corporate manslaughter Public Relations Expenses- Insured Person | GBP 100,000 |
| 2.3 | Bodily Injury and Property Damage- Insured Entities | GBP 100,000 |

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| 2.5 | Emergency Costs | The <i>limit of liability</i> shown in the applicable Insurance Cover or GBP 2,000,000, whichever is the lower. |
| 2.9(i) | Extradition counselling and tax advisor costs | GBP 100,000 |
| 2.9(ii) | Extradition Public Relations Expenses | GBP 100,000 |
| 2.10 | Tax status costs | GBP 100,000 |
| 2.12 | Public Relations Expenses | GBP 100,000 |
| 2.13 | Court attendance | GBP 100,000 |
| 2.16 | Loss of documents | GBP 100,000 |
| Sub-limits of liability shown are the total amount payable under all Insurance Covers purchased and Extensions combined. | | |
| 6 | Amounts payable in addition to the Limit of Liability - Insurance Cover 1.1 (iii) only | |
| | <i>Reinstatement limit for policyholder's board directors</i> | <p><i>Per policyholder board director:</i></p> <p>10% of the <i>limit of liability</i> shown for Insurance Cover 1.1 Management Liability Cover, up to GBP 1,000,000, whichever is the lower</p> <p>And in the aggregate: the <i>limit of liability</i> shown for Insurance Cover 1.1 Management Liability Cover or GBP 5,000,000, whichever is the lower.</p> |
| 7 | Continuity Date (not applicable to Insurance Cover 1.6): | 01 March 2014 |
| | Retroactive date (applicable to Insurance Cover 1.6 only) | 01 March 2014 |
| 8 | Discovery period: | Premium |
| | 1 year: | 100% of the full annual premium in effect at the expiry of the policy period |
| | 2 years: | 150% of the full annual premium in effect at the expiry of the policy period |
| 9 | Third Party Services | |
| | <i>Legal advice team</i> | <p>QDOS Consulting Limited 01455 852040 9.00AM TO 5.30PM weekdays (excluding weekends and bank holidays)</p> <p>WEBSITE: www.aig.co.uk/privateedge</p> <p>Your user name: stepcha30998 Your password: 30x734</p> |

Note: Third Party Services only available where Insurance Covers 1.2 -Corporate Liability and 1.3 - Employment Practices Liability are purchased.

| | |
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| <i>Pension advice team</i> | CMS Cameron McKenna LLP Pensions Department +44 (0)20 7865 6165 |
| <i>Whistleblowing helpline team</i> | QDOS Consulting Limited 0800 0323290 9.00AM TO 5.30PM weekdays (excluding weekends and bank holidays) |
| 9 (a) <i>Professional services</i> | |
| INSURANCE PREMIUM (EXCLUDING IPT) | GBP 15,600.00 |



Date 27 March 2014