

Certificate

of Personal Liability

This certificate is a confirmation of cover that

Ian Howard Taylor

has personal liability cover of up to £1 Million

effective from: Wednesday 16th November 2005

until: Wednesday 15th November 2006 (Midnight)

Subject to the terms and conditions of

Musicguard Insurance Schedule number U051149987

Signed on behalf of the underwriters



Paul Smith
MANAGING DIRECTOR UK Underwriting Ltd

Date: 14 November 2005

Pavilion Insurance Management Ltd
Pavilion House, Mercia Business Village
Westwood Business Park
Coventry CV4 8HX
Tel: 02476 851000

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Authorised and regulated by the Financial Services Authority.

se This certificate of personal liability is solely confirmation of cover. For the full policy terms and conditions please refer to the Musicguard Certificate Of Insurance supplied to you.