Marsh Ltd
Castlemead
13th Floor
Lower Castle Street
Bristol
BS1 3AG
Tel: 0345 872 5060
www.marsh.com

To whom it may concern

Dear Sirs,

CONFIRMATION OF INSURANCE – British Kitesports Association and its Affiliated Members

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

Public and Products Liability

PERIOD OF INSURANCE:	01 April 2026 to 31 March 2027 – both days inclusive
INSURER:	Sportscover Europe Ltd on behalf of Liberty Mutual Insurance Europe SE and American International Group UK Ltd
POLICY NUMBER:	PLON99/0079090 (Sportscover) & 0032032692 (AIG)
LIMIT OF INDEMNITY:	£10,000,000 any one occurrence and in respect of Products Liability, in the aggregate
EXCESS	£50

Professional Indemnity

PERIOD OF INSURANCE:	01 April 2026 to 31 March 2027 – both days inclusive
INSURER:	Sportscover Europe Ltd on behalf of Liberty Mutual Insurance Europe SE
POLICY NUMBER:	PLON99/0079090
LIMIT OF INDEMNITY:	£5,000,000 any one claim, limited to £5,000,000 in the aggregate
EXCESS	Nil

Insurance Brokers
Chartered

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

A business of Marsh McLennan

Sporting Kit & Equipment

PERIOD OF INSURANCE:	01 April 2026 to 31 March 2027 – both days inclusive
INSURER:	Sportscover Europe Ltd on behalf of Liberty Mutual Insurance Europe SE
POLICY NUMBER:	PLON99/0086608
SUM INSURED:	£1,000 any one member
EXCESS	£50
PRINCIPLE EXCLUSION:	This Policy excludes Damage whilst in use in respect of Sports Kit & Equipment

Personal Accident

PERIOD OF INSURANCE:	01 April 2026 to 31 March 2027 – both days inclusive
INSURER:	Sportscover Europe Ltd on behalf of American International Group UK Limited (AIG UK)
POLICY NUMBER:	PLON99/0079092
CAPITAL BENFITS:	**Benefits** — **Excess** — **Sum Insured** Section A — £25,000 Section B — £25,000 Section C — Included Section E — 14 Days — £50 Section F — Up to £500 Section G — Included Section J — Up to £500
MEDICAL BENEFITS:	Medical Benefits: The percentage of the expenses covered under this section is 80% of the maximum amount payable • The percentage of physiotherapy expenses covered under this section is 75% of the maximum amount payable • The excess payable for each claim under this section is £ 50 Excess • The maximum amount payable per claim under this section £ 500 Limit

Permitted Activities:
To include Kite Surfing, Power Kiting, Kite Buggying, Land Kite Boarding, Kite Skiing, Snow Kite Boarding, Kite Cats, Foiling (inc Hydro), Foil assist/ efoil, Downwind foil, Sup surf wave foil and Windsurf

Exclusion:
Excludes any liability arising directly or indirectly from activities where the Rules and Regulations of BKSA are not complied with

Claims:
In the event of an accident or any circumstance likely to give rise to a claim you must notify Marsh Sport immediately. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully

Sven Edwards, Cert CII
Client Executive, Marsh Sport
M +44 (0)7385 228689
Marsh Sport, 2 Charlotte Place, Southampton, SO14 0TB

www.marshsport.co.uk and www.marsh.com



A business of Marsh McLennan

Marsh Sport is a trading name of Marsh Ltd.