

## To Whom It May Concern

We act as insurance brokers for British Canoeing T/As Paddle UK including British Canoeing Events Ltd, Scottish Canoe Association T/As Paddle Scotland, Canoe Association of Northern Ireland T/As Paddle Northern Ireland (including affiliated members of CANI resident the Republic of Ireland) Canoe Wales T/As Paddle Cymru, the Canoe Foundation and have arranged the following insurance policies on their behalf:

**Entitled to Indemnity:** Coaches

**Activities:** All paddle sport activities recognised & authorised by Paddle UK

**N.B.** Cover is applicable to UK Residents only

### Public and Products Liability

|                             |                                                                                     |
|-----------------------------|-------------------------------------------------------------------------------------|
| <b>Period of Insurance:</b> | 01 November 2025 - 31 October 2026                                                  |
| <b>Insurer:</b>             | Liberty Mutual Insurance Europe SE via Sportscover Europe Limited                   |
| <b>Policy Number:</b>       | PLON99/0119259                                                                      |
| <b>Limit of Indemnity:</b>  | £5,000,000 any one occurrence and in the aggregate in respect of Products Liability |

### Excess Public and Products Liability

|                             |                                                                                        |
|-----------------------------|----------------------------------------------------------------------------------------|
| <b>Period of Insurance:</b> | 01 November 2025 - 31 October 2026                                                     |
| <b>Insurer:</b>             | Intact Insurance UK Ltd & Aspen Insurance UK Ltd                                       |
| <b>Policy Number:</b>       | YMM903581 & IOAK56M25A0X                                                               |
| <b>Limit of Indemnity:</b>  | £10,000,000 in excess of the underlying limits in respect of Public/Products Liability |

The Excess Public Liability extends to include Breach of Professional Duty arising out of or in connection with recognised coaching activities

**Please note the overall Public & Products Liability Limit of Indemnity is £15,000,000**

### Professional Indemnity

|                             |                                                                   |
|-----------------------------|-------------------------------------------------------------------|
| <b>Period of Insurance:</b> | 01 November 2025 - 31 October 2026                                |
| <b>Insurer:</b>             | Liberty Mutual Insurance Europe SE via Sportscover Europe Limited |
| <b>Policy Number:</b>       | PLON99/0119259                                                    |
| <b>Limit of Indemnity:</b>  | £5,000,000 any one occurrence and in the aggregate                |
| <b>Retroactive Date:</b>    | 1 <sup>st</sup> November 1985                                     |



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)

**Coaches that use a trading name are insured for up to a Turnover of £30,000 per annum, if your turnover exceeds this amount or you trade as a Limited Company you are not covered by this insurance and will need to seek your own separate Insurance, please speak to Marsh Sport if you would like a quotation.**

### **Important information**

We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, 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



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