

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 all their affiliated employees, directors, officers, event safety officers, officials, committee members and clubs

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

N.B. Cover is applicable to UK Residents only

Public and Products Liability

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

Excess Public and Products Liability

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

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

Professional Indemnity

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

Employers' Liability

Period of Insurance:	01 November 2025 - 31 October 2026
Insurer:	Liberty Mutual Insurance Europe SE via Sportscover Europe Limited
Policy Number:	PLON99/0119259
Limit of Indemnity:	£10,000,000 any one occurrence

Directors' & Officers' Liability and Corporate Reimbursement

Period of Insurance:	01 November 2025 - 31 October 2026
Insurer:	Liberty Mutual Insurance Europe SE via Sportscover Europe Limited
Policy Number:	PLON99/0119260
Limit of Indemnity:	£5,000,000 any one occurrence and in the aggregate.

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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