MARSH

Evidence of Liability Cover 2026 - 2027

We act as insurance brokers for British Canoeing T/As Paddle UK and have arranged the following insurance policies on their behalf:

Entitled to Indemnity: Coaches affiliated to British Canoeing T/As Paddle UK, 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) and Canoe Wales T/As Paddle Cymru

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

N.B. Cover is applicable to UK Residents only

Combined Liability

Insurer:	Liberty Mutual Insurance Europe SE via Sportscover Europe Limited, Intact Insurance UK Ltd and Aspen Insurance UK Ltd
Policy Number:	PLON99/0119259 / YMM903581 / I0AK56M26A0X
Period of Insurance:	01 November 2026 to 31 October 2027
Description	**Limit of Indemnity**
Public & Products Liability:	£15,000,000 any one occurrence and in the aggregate in respect of Products Liability
Professional Indemnity:	£5,000,000 any one occurrence and in the aggregate

The Excess Public Liability provided by Intact and Aspen extends to include Breach of Professional Duty arising out of or in connection with recognised coaching activities.

NB: Coaches that use a trading name are insured for a maximum 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 contact Marsh Sport if you require 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 including limits and deductibles, 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

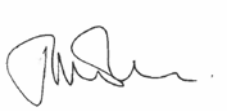
the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

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 the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

In the event of a claim
You must report every claim and any incident that is likely to give rise to a claim in the future. Please contact Marsh Sport on 0345 872 5060 to complete the necessary claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

Yours faithfully



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