

To whom it may concern

Dear Sirs,

CONFIRMATION OF INSURANCE – British Dragon Boat Racing Association

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:

INSURED:	British Dragon Boat Racing Association, affiliated clubs, the BDA National League, members, coaches, officials, committee members, employees & volunteers
PERIOD OF INSURANCE:	01 January 2024 – 31 December 2024
RETRO ACTIVE DATE:	01/01/1985 – Professional Indemnity 01/01/2020 – Directors & Officers
INSURER:	Hiscox Insurance Company Limited
POLICY NUMBER:	PSC10003389286
PRINCIPAL EXCLUSIONS:	Criminal or deliberate acts, Medical malpractice, damage to own property

COVER	
Public / Products Liability	Protection against legal liability for bodily injury to a third party and/or damage to their property including nuisance, trespass or interference up to a limit of indemnity of £10,000,000. £250 Excess
Professional Indemnity	Loss (financial or otherwise) arising out of errors and omissions, advice or failure to act, up to a limit of indemnity of £10,000,000. £500 Excess
Employers' Liability	Protection against legal liability for bodily injury to an employee or volunteer up to a limit of indemnity of £10,000,000. Nil Excess
Directors & Officers Liability	Protection against legal liability for a third party's financial loss resulting from a wrongful act committed by a committee member in conduct of the business, up to a limit of indemnity of £10,000,000. Nil Excess



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)

COVER	
Corporate Reimbursement	Protection against legal liability for a third party's financial loss resulting from a wrongful act committed by a committee member in conduct of the business, up to a limit of indemnity of £2,500,000. Nil Excess

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



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