

Summary of Combined Liability Cover 2024 - 2025

We act as insurance brokers for British Rowing Ltd. We have arranged the following insurance policies on their behalf:

Insured: British Rowing individually registered members including officials, volunteers, temporary members, coach educators, tutors, assessors, verifiers and coaches who are individually registered members of British Rowing Limited

Activities: British rowing affiliated regattas & processional races &/or heads, other regattas compliant with British Rowing Rules of Racing, Safety Guidelines & British Rowing Row Safe Code individually approved By British Rowing, training or competition activities recognised and approved by British Rowing including sliding or fixed seat rowing and indoor dry rowing.

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| Insurer: | Hiscox Underwriting Ltd |
| Policy Number: | PSC10003245802 |
| Period of Insurance: | 1st April 2024 to 31st March 2025 |
| Retroactive Date: | 01/01/1985 (Subject to earliest date of continuous British Rowing membership) |
| Description | Limit of Indemnity |
| Public & Products Liability | £10,000,000 each and every claim or loss, excluding defence costs and criminal proceedings costs, the limit is in the aggregate in respect of Products Liability |
| Professional Indemnity * | £5,000,000 each and every claim or loss, excluding defence costs |

* **NB:** Row, Race, Life & Temporary (Day Ticket) Members do not receive this section of cover

Important Information

This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Marsh Sport.

All policies are subject to terms and conditions as specified in the policy wording and other associated documents. This document is provided for information only and does not make the person or organisation to whom it is issued a party to the insurance policy, nor does it change the contract of insurance between the insured and the insurers.

It is possible that the policies to which this summary applies may be cancelled, assigned or changed during the period of insurance. In the event of such a change, neither Marsh Sport nor the insurers accept any obligation to advise the holder of this letter.

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



Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG
t: 0345 872 5060 | e: marshsport@marsh.com | w: www.marshsport.co.uk



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)