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Evidence of Liability Cover 2026 - 2027

We act as insurance brokers for Scottish Rowing Ltd and Scottish Rowing Centre Ltd and have arranged the following insurance policies on their behalf:

Insured: Scottish Rowing Ltd, Scottish Rowing Centre Ltd, Scottish Rowing councils including employees, officers and officials, committees, committee members and volunteers, Scottish Rowing individually registered members, including officials, volunteers whether members or not and/or coach educators (coach to coach) coaches who are individually registered members of Scottish Rowing.
NB: Policy only provides indemnity to UK residents.

Activities: Recognised and approved activities of Scottish Rowing Ltd including any rowing training and competition (including indoor training & gym) training and/or competition activity recognised and approved by Scottish Rowing Ltd including personal, recreational rowing training, competitive rowing including indoor rowing tank facility and supervised gym area.

Combined Liability

Insurer:	Sportscover Europe Ltd on behalf of Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets
Policy Number:	PLON99/0120772
Period of Insurance:	1st April 2026 to 31st March 2027
Description	**Limit of Indemnity**
Public & Products Liability:	£10,000,000 any one claim, the limit is in the aggregate in respect of Products Liability
Professional Indemnity:	£10,000,000 any one claim and in the aggregate
Employers Liability:	£10,000,000 any one event

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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