

## To Whom It May Concern

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

<b>Insured:</b>	Surfing England Ltd
<b>Entitled to Indemnity:</b>	Any affiliated Surfing England Coaches (Cover is applicable to UK Residents only)
<b>Insured Activities:</b>	Any activities recognised and/or approved by Surfing England
<b>Territorial Limits:</b>	Worldwide

## Public and Products Liability

<b>Period of Insurance:</b>	1st February 2026 to 31st January 2027
<b>Insurer:</b>	Underwritten by Sportscover Europe Ltd on behalf of by Allianz Global Corporate & Specialty
<b>Policy Number:</b>	PLON99/0073115
<b>Limit of Indemnity:</b>	£10,000,000 any one occurrence and in the aggregate in respect of Products Liability

## Professional Indemnity

<b>Period of Insurance:</b>	1st February 2026 to 31st January 2027
<b>Insurer:</b>	Underwritten by Sportscover Europe Ltd on behalf of by Allianz Global Corporate & Specialty
<b>Policy Number:</b>	PLON99/0073115
<b>Limit of Indemnity:</b>	£5,000,000 any one claim and in the aggregate
<b>Retroactive Date:</b>	01/02/2011

**N.B.** Public/Products Liability & Professional Indemnity cover is extended to include individual Surfing England registered surf coaches/instructors for purposes of coaching/instructing independently providing turnover from coaching activities does not exceed £50,000 per annum. Excludes any surf school.

## EXCLUSION

This Policy excludes any liability arising from any commercial coaching and/or the operation of any surf schools.



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)

**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

*Jacqui Mitchell*

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