

5 January 2023

Client Number
630494 DGI

TO WHOM IT MAY CONCERN

Dear Sirs

Sport & Recreation Liability Insurance (Indemnity to Principals Clause)

We act as insurance brokers to the British Caving Association (BCA) and are hereby pleased to confirm that we have arranged insurance cover on behalf of our client and their affiliated members and clubs as follows:

Insured: British Caving Association

Activities/Business: Any activity recognised or approved by the insured, including but not limited to:

Rambling, cave, karst and mine research, exploration including cave diving and the use of explosives, surveying, rambling, equipment testing, publishing and photography, caving for a pastime and bolting, associated pursuits with instructions and other activities relative to the general encouragement of scientific and sporting caving and mine research, including the engagement and activities of volunteers involved in the arrangement of conferences and projects, fundraising events such as sponsored walks, open days at club huts, and property owners and managers

General Liabilities

Insurers: Hiscox Insurance Company Limited (Hiscox)

Policy Number: 9545073

Policy Period: 01 January 2023 to 31 December 2023

Retroactive Date: 01 January 2015

Limits of Indemnity:

Public & Products Liability	£2 million	any one claim (any one period costs inclusive for Products / Pollution)
Professional Indemnity	£2 million	any one claim
Abuse	£2 million	any one period (costs inclusive)
Management Liability (Directors & Officers)	£2 million	any one period (costs inclusive) (Additional Defence Costs £250,000)
Employers Liability	£10 million	any one claim (costs inclusive) (£5 million in respect of any one event arising directly or indirectly out of Terrorism)

Policy Excess: £2,500 each & every claim involving cave diving and the use of explosives

The liability cover we have arranged includes an Indemnity to Principals clause as follows:

Addition of cover: indemnity to landowners

Non BCA member means any party who:

1. has been granted permission to access a private cave;
2. is accompanied by a BCA registered club or a current member of, or;
3. has a minimum of 2 years caving experience

Caving activities

If, as a result of the insured activities within any privately accessed caves, any party brings a claim, which falls within the scope of 'What is covered, Claims against you', against you as landowner, and BCA or any **non BCA member** is liable for that claim, insurers will treat such claim as if made against the BCA, and make the same payment to you as landowner that the insurer would have made to the BCA, provided that you:

- a. have not, in insurers reasonable opinion, caused or contributed to the claim against them;
- b. accept that the insurers can control the claim's defence and settlement in accordance with the terms of the policy;
- c. have not admitted liability or prejudiced the defence of the claim before insurers are notified of it; and
- d. give insurers the information and co-operation insurers reasonably require for dealing with the claim.

Excess of Loss Liability (First Layer)

Insurer:	AIG Europe Ltd (AIG)
Policy Number:	0024651562
Policy Period:	01 January 2023 to 31 December 2023
Limit of Indemnity:	£3 million in excess of the underlying Limits of Indemnity in respect of Public & Products Liability as detailed under Hisco policy number 9545073

Excess of Loss Liability (Second Layer)

Insurer: Royal & Sun Alliance

Policy Number: YMM902706

Policy Period: 01 January 2023 to 31 December 2023

Limit of Indemnity: £5 million in excess of the underlying Limits of Indemnity in respect of Public & Products Liability as detailed under Hisco policy number 9545073 and AIG policy number 0024651562

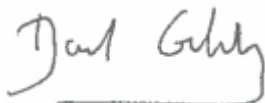
Important note: **Use of explosives is not insured on this policy so therefore the maximum limit of indemnity that applies is £5,000,000**

Subject otherwise to the policy terms, conditions and exclusions.

Disclaimer

The document upon which this information has been based has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for, and may not meet your own requirements. You should therefore take such steps as you consider necessary to satisfy yourselves that your own requirements have been met, and should not rely on this information as doing so. Should the above be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Howden Insurance Brokers.

Yours faithfully



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