

23 December 2019

Client Ref: 630494

TO WHOM IT MAY CONCERN

Dear Sirs

Sport & Recreation Liability Insurance

We act as insurance brokers to the British Caving Association and are hereby pleased to confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

Insured: British Caving Association, including individual members
Clubs and members of clubs that have paid an insurance premium
Access Controlling Bodies
British Cave Research Association, including Specialist Interest Groups
The British Cave Rescue Council
The National Association of Mining History Organisations
The Caving Diving Group of Great Britain
The Council of Northern Caving Clubs
The Council of Southern Caving Clubs
The Cambrian Caving Council
The Derbyshire Caving Association
The Devon and Cornwall Underground Council
The Forest of Dean Cave Access and Conservation Group
The William Pengelly Cave Studies Trust
The Ghar Parau Foundation

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

Policy Number: 9545073

Policy Period: 01 January 2020 to 31 December 2020

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

Excess of Loss Liability (First Layer)

Insurer: AIG Europe Ltd (AIG)

Policy Number: 0024651562

Policy Period: 01 January 2020 to 31 December 2020

Limit of Indemnity: £3 million in excess of the underlying Limits of Indemnity in respect of Public & Products Liability as detailed under Hiscox policy number 9545073

Excess of Loss Liability (Second Layer)

Insurer: Sompo International Insurance

Policy Number: B1161S20T0614

Policy Period: 04 February 2020 to 31 December 2020

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

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 UK Group Ltd.

Yours faithfully



Jo Dallaway
Senior Broker
Sport, Recreation, Equine and Contingency

Direct Dial +44 (0)121 698 8156
Email jo.dallaway@howdengroup.com