

18 December 2018

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, 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.

General Liabilities

Insurers: Hiscox Insurance Company Limited (Hiscox)

Policy Number: 9545073

Policy Period: 01 January 2019 to 31 December 2019

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

Insurer: AIG Europe Ltd (AIG)
Policy Number: 0024651562
Policy Period: 01 January 2019 to 31 December 2019
Limit of Indemnity: £3 million in excess of the underlying Limits of Indemnity in respect of Public & Products Liability and Professional Indemnity as detailed under Hiscox policy number 9545073

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

Sports Corporate Broker Cert CII

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