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14 January 2026

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
Affiliated clubs and member as per the BCA's Membership system
Access controlling bodies as per the BCA'S membership system
British Cave Research Association, including Specialist Interest Groups
All recognised regional councils
Any constituent body
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 (see important note below) , 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, recreational peer to peer training, mine *exploration and* 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 2026 to 31 December 2026
Retroactive Date: 01 January 2015

Limits of Indemnity:

Public & Products Liability (Total PL & Products Liability including Excess covers as noted below is £20 million)	£2 million	any one claim (any one period costs inclusive for Products / Pollution)
Professional Indemnity	£5 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 2025 to 31 December 2025
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: Royal & Sun Alliance
Policy Number: YMM902706
Policy Period: 01 January 2025 to 31 December 2025
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
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.

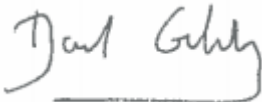
Excess of Loss Liability (Third Layer)

Insurer: Great Lakes Insurance UK Ltd
Policy Number: B116S23AY105
Policy Period: 01 January 2025 to 31 December 2025
Limit of Indemnity: £10 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 and RSA policy number B1161S20T0614
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 Ltd.

Yours faithfully



David Gilding
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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. Incident Notification Guidelines are attached to this document to assist you.

Please contact Howden on 0121 698 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability - do not make an offer or promise to pay

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:

- any head injury that requires medical treatment (i.e. by a Doctor or in a Hospital).
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight (whether temporary or permanent).
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded. Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf