

27 November 2018

**TO WHOM IT MAY CONCERN**

Client Number  
630405 JDF

**Liability Insurance**

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

**Insured:** British Orienteering Federation including its National Associations, Affiliated Clubs, Members, Coaches, Activators, Mappers, Site Assessors, leaders & Event Officials

**Activities/Business:** Orienteering

**Policy Number:** HU PI6 1935057

**Policy Period:** 01 January 2019 to 31 December 2019

**Cover Provided By:** Hiscox Insurance Company Limited

**Limits of Indemnity:**

Public & Products Liability	£10 million	any one event (any one period costs inclusive for Products / Pollution)
Professional Indemnity	£10 million	any one period
Abuse	£2.5 million	any one period costs inclusive
Employers Liability	£10 million	any one event (£5m in respect of any one event arising directly or indirectly out of terrorism) <b>British Orienteering and National Associations and clubs only</b>
Management Liability (Directors & Officers Liability and Corporate Legal Liability)	£5 million	any one period (costs inclusive) (Pollution £100,000 for defence costs)
<b>Excess:</b>	£250 £2,500	Third Party Property Damage Management Liability - Corporate Legal Liability
	Excesses stated above apply to each & every claim	

Indemnity under this policy includes an 'Indemnity to Principals' Clause, and as principals the Parks Trust would be indemnified against legal liability in respect of which British Orienteering would have been entitled to indemnity under the policy if the claim had been made against them.

Subject 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 Group.

A handwritten signature in black ink, appearing to read "Jo Dallaway".

**Jo Dallaway**  
Sports Corporate Broker

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