

5<sup>th</sup> May 2016

**TO WHOM IT MAY CONCERN**

Ref: THEROYALIFESAIVISOCI

Dear Sirs,

**Liability Insurance**

We act as insurance brokers to The Royal Life Saving Society UK, Lifesavers Direct and the IQL UK Ltd and we are hereby pleased to confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

Insured: Club / Group Members of the Royal Life Saving Society Whilst Participating in Recognised Activities.

Policy Period: 1<sup>st</sup> January 2016 – 31<sup>st</sup> December 2016

**Combined Liability**

Retroactive Date: 01 December 2011

Policy Number: HU PI6 1956250

Cover Provided By: Hiscox Insurance Company Ltd

Limit of Indemnity: £5,000,000 Public Liability - Any one event  
£5,000,000 Professional Indemnity - Any one event  
£5,000,000 Products Liability – Any one period of cover  
£5,000,000 Directors & Officers - Liability Any one period (costs inclusive)\*  
\*in respect of Regions, Branches and Clubs  
£10,000,000 Employers Liability – Any one event  
£250,000 Legal Defence Costs (in respect of defence under the Health and Safety at Work Act and Consumer Protection Act)

**Excess Liability**

Policy No: 150/2C01/CR766068/5

Policy Period: 1<sup>st</sup> January 2016 – 31<sup>st</sup> December 2016

Insurer: Zurich Insurance Company

Limit of Indemnity: £5,000,000 in excess of the Underlying Limits of Indemnity under policy

In respect of Products Liability & Pollution, this limit applies in the aggregate in any one period of insurance.

## 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 Perkins Slade Limited.

Yours faithfully

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Sports Department

Direct Email: [sports@perkins-slade.com](mailto:sports@perkins-slade.com)