

To Whom It May Concern

15 October 2014

Dear Sirs,

**CONFIRMATION OF INSURANCE – Name of Policyholder:**

*UK Athletics Limited and/or England Athletics Limited and/or Welsh Athletics Limited and/or Scottish Athletics Limited and/or Athletics Northern Ireland and/or subsidiary companies and/or all affiliated National and Regional Associations, Federations and bodies and all affiliated clubs and associations*

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the Policyholder above and that we have arranged insurances on its behalf as detailed below:

**PRIMARY PUBLIC/PRODUCTS LIABILITY**

INSURER: ACE European Group Ltd

POLICY NUMBER: 74UKC17931

PERIOD OF INSURANCE: 1<sup>st</sup> November 2014 to 31<sup>st</sup> October 2015 both days inclusive

LIMIT OF LIABILITY: GBP5,000,000 any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability

EXCESS: **In respect of third party property damage only:** GBP250 each and every claim or series of claims arising out of one occurrence in respect of claims made by any member coach, official, athletics club or athletics association of the Insured, increasing to GBP750 each and every claim or series of claims arising out of one occurrence in respect of any other claims.

**TERRITORIAL LIMITS:** Anywhere within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Elsewhere in the world in respect of the activities (excluding manual work outside the member countries of the European Union) in the course of the Business of directors, partners and/or employees of the Policyholder temporarily engaged outside the Territorial Limits as stated above.

#### **EXCESS PUBLIC/PRODUCTS LIABILITY**

**INSURER:** QBE Insurance (Europe) Ltd

**POLICY NUMBER:** Y022009QBE0109A

**PERIOD OF INSURANCE:** 1<sup>st</sup> November 2014 to 31<sup>st</sup> October 2015 both days inclusive

**LIMIT OF LIABILITY:** GBP45,000,000 any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability

in excess of

GBP5,000,000 any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability

To indemnify the Insured to the same terms and conditions and exceptions as are contained in the underlying primary policy on the identical subject matter and risk, but always subject to the Limit of Indemnity and any amending conditions.

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurances.

We assume no obligation to advise yourselves of any developments regarding the insurances subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurances and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Graham Hodges', with a stylized flourish at the end.

**Graham Hodges ACII**  
**Marsh Ltd**