

To whom it may concern

Dear Sirs,

CONFIRMATION OF INSURANCE – British Stand Up Paddleboard Association and its Affiliated Members

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

Public and Products Liability

PERIOD OF INSURANCE:	17th March 2026 to 16th March 2027 (both days inclusive)
INSURER:	Sportscover Europe Ltd on behalf of Liberty Specialty Markets
POLICY NUMBER:	PLON99/0079368
LIMIT OF INDEMNITY:	£5,000,000 any one occurrence and in respect of Products Liability, in the aggregate
EXCESS	£350 for each and every loss, in respect of Third Party Property Damage

Professional Indemnity

PERIOD OF INSURANCE:	17th March 2026 to 16th March 2027 (both days inclusive)
INSURER:	Sportscover Europe Ltd on behalf of Liberty Specialty Markets
POLICY NUMBER:	PLON99/0079368
LIMIT OF INDEMNITY:	£5,000,000 (any one claim and in the aggregate)
EXCESS	£350 each and every claim

OPERATIVE ENDORSEMENTS

STAND UP PADDLEBOARDING COACHING CONDITION

It is a condition that all Stand up Paddle boarding instructors must coach in accordance with BSUPA SUP guidelines

RATIO CONDITION

Ratios must not exceed 10:1 for experienced coaches and 6:1 for beginner instructors



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

TERRITORIAL LIMITS

Territorial Limit 32.3 is amended to read: elsewhere in the world excluding the United States of America and Canada, their territories, possessions, dependencies or protectorates in respect of Bodily Injury or Property Damage caused by Products, unless otherwise specified on the Schedule. However this exclusion shall not apply to temporary visits of not more than 90 days of non-residents of the United States of America.

Claims:

In the event of an accident or any circumstance likely to give rise to a claim you must notify Marsh Sport immediately. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.

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 insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) 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 insurance(s) 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

Lisamarie King
Senior Account Broker/Team Leader - Marsh Sport, UK

MARSH

Castlemead, Lower Castle Street, Bristol BS1 3AG

Marsh Sport is a trading name of Marsh Ltd.