

## Summary of Combined Liability Cover 2025 - 2026

We act as insurance brokers for British Rowing Ltd and have arranged the following insurance policies on their behalf:

**Insured:** British Rowing individually registered members including officials, volunteers, temporary members, coach educators, tutors, assessors, verifiers and coaches who are individually registered members of British Rowing Limited

**Activities:** All approved rowing activities aligned to the membership category purchased including, rowing inland and on coastal waters (up to 5km offshore), sliding and fixed seat rowing, coastal sculling – up to 5km offshore, beach sprints, indoor rowing, strength & conditioning sessions led or instructed by a qualified or British Rowing affiliated club endorsed coach, and recreational rowing in a registered recreational rowing event. Please refer to the British Rowing approved activity document for more details.

<b>Insurer:</b>	Hiscox Underwriting Ltd & Royal & Sun Alliance Insurance Ltd
<b>Policy Number:</b>	PSC10003245802 & YMM905387
<b>Period of Insurance:</b>	1st April 2025 to 31st March 2026
<b>Retroactive Date:</b>	01/01/1985 (Subject to earliest date of continuous British Rowing membership)
<b>Description</b>	<b>Limit of Indemnity</b>
<b>Public &amp; Products Liability</b>	£15,000,000 each and every claim or loss, excluding defence costs and criminal proceedings costs, the limit is in the aggregate in respect of Products Liability
<b>Professional Indemnity *</b>	£10,000,000 each and every claim or loss, excluding defence costs

\* **NB:** Row, Race, Life & Temporary (Day Ticket) Members do not receive this section of cover

### Important Information

This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available on request.

All policies are subject to terms and conditions as specified in the policy wording and other associated documents. This document is provided for information only and does not make the person or organisation to whom it is issued a party to the insurance policy, nor does it change the contract of insurance between the insured and the insurers.

It is possible that the policies to which this summary applies may be cancelled, assigned or changed during the period of insurance. In the event of such a change, neither Marsh Sport nor the insurers accept any obligation to advise the holder of this letter.

### 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. Please contact Marsh Sport on 0345 872 5060 to complete the necessary claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay

Yours faithfully



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