

British Stand Up Paddleboard Association  
Sandbanks Beach Club  
Shore Promenade  
Shore Road  
Poole  
Dorset  
BH13 7PJ

28th August 2024

**Confirmation of Insurance - British Stand Up Paddleboard Association and its Affiliated Members**

As requested by you, we are writing to confirm that we act as your Insurance Broker and that we have arranged insurance(s) on your behalf as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

**PUBLIC LIABILITY**

INSURER: Sportscover Europe Limited

POLICY NUMBER: PLON99/0079368

PERIOD OF INSURANCE: 17<sup>th</sup> March 2024 to 16<sup>th</sup> March 2025 (both days inclusive)

LIMIT OF INDEMNITY: GBP 5,000,000 (any one occurrence)

DEDUCTIBLES: GBP 250 for each and every loss, in respect of Third Party Property Damage

**PRODUCTS LIABILITY**

INSURER: Sportscover Europe Limited

POLICY NUMBER: PLON99/0079368

PERIOD OF INSURANCE: 17<sup>th</sup> March 2024 to 16<sup>th</sup> March 2025 (both days inclusive)

LIMIT OF INDEMNITY: GBP 5,000,000 (any one occurrence and in the aggregate)

DEDUCTIBLES: GBP 250 for each and every loss, in respect of Third Party Property Damage



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)

## **PROFESSIONAL INDEMNITY**

INSURER:	Sportscover Europe Limited
POLICY NUMBER:	PLON99/0079368
PERIOD OF INSURANCE:	17 <sup>th</sup> March 2024 to 16 <sup>th</sup> March 2025 (both days inclusive)
LIMIT OF INDEMNITY:	GBP 5,000,000 (any one claim and in the aggregate)
DEDUCTIBLES:	GBP 250 (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*

### 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.*

## **How to make a claim**

If an event giving rise to a Claim under this Policy occurs, please contact us as soon as practically possible, quoting your policy number, to allow us to log the incident with the Insurers accordingly.

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

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, 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



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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 the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours sincerely,

Lisamarie King  
Account Broker  
Direct Dial: 0117 908 4033  
Email: [lisamarie.king@marsh.com](mailto:lisamarie.king@marsh.com)



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