



**Diane O'Grady**  
**Senior Client Advisor**

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## To Whom It May Concern

27 March 2019

Dear Sirs,

CONFIRMATION OF INSURANCE – Trustees for the time being of The Outward Bound Trust. Outward Bound Corporate Ltd., Outward Bound Trading Ltd., Outward Bound Oman UK, Outward Bound Global UK Ltd.

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:

### Employers Liability & Public Liability Insurance

<b>LEAD INSURER</b>	Ecclesiastical Insurance Office plc
<b>POLICY NUMBER</b>	9061296
<b>PERIOD OF INSURANCE</b>	1 April 2019 to 31 March 2020
<b>LIMIT(S) OF LIABILITY</b>	GBP 10,000,000 – Employers Liability GBP 5,000,000 – Public Liability
<b>COVER INCLUDES</b>	Indemnity to Principal

### Excess Liability

<b>EXCESS INSURER</b>	QBE
<b>POLICY NUMBER</b>	Y052875QBE0118A
<b>PERIOD OF INSURANCE</b>	1 April 2019 to 31 March 2020
<b>EXCESS LAYERS OVER THE LEAD</b>	GBP 10,000,000 – Employers Liability GBP 15,000,000 – Public Liability



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 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,

*Diane O'Grady*

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