

**TO WHOM IT MAY CONCERN**

18 January 2021

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

**Insured Details:**

Name(s) **Bendrigg Trust**

Postal Address **Bendrigg Lodge, Old Hutton, Kendal, Cumbria, LA8 0NR, United Kingdom**

Our Ref **48986039**

Business Description **Registered charity operating activity centres, providing courses for disabled and disadvantaged people and outdoor learning. Provision of training and consultancy. Non hazardous fundraising.**

**Employers Liability**

Insurer: Royal & Sun Alliance Insurance Plc  
Policy number: RKL23407/01/1380  
Cover period: 14<sup>th</sup> January 2021 to 13<sup>th</sup> January 2022  
Indemnity limit: £10,000,000  
Inner Limit if Applicable: £5,000,000 (Terrorism)

**Public Liability**

Insurer: Royal & Sun Alliance Insurance Plc  
Policy number: RKL23407/01/1380  
Cover period: 14<sup>th</sup> January 2021 to 13<sup>th</sup> January 2022  
Indemnity limit: £10,000,000  
Excess: £250  
Basis of Limit: Any One Claim

**Products Liability**

Insurer: Royal & Sun Alliance Insurance Plc  
Policy number: RKL23407/01/1380  
Cover period: 14<sup>th</sup> January 2021 to 13<sup>th</sup> January 2022  
Indemnity limit: £10,000,000  
Excess: £250  
Basis of Limit: In the Aggregate

## Professional Indemnity

Insurer:	Royal & Sun Alliance Insurance Plc
Policy number:	RKL23407/01/1380
Cover period:	14 <sup>th</sup> January 2021 to 13 <sup>th</sup> January 2022
Indemnity limit:	£100,000
Excess:	£500

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

*Garry Poulton*

**Garry Poulton**

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