



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

12 March 2026

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 (Primary Layer)

Insurer: Intact Insurance UK Limited
Policy number: RKL23407/03/1380
Cover period: 14th March 2026 to 13th March 2027
Indemnity limit: £10,000,000
Basis of Limit: Any one occurrence
Inner Limit if Applicable: £5,000,000 Terrorism

Public Liability

Insurer: Intact Insurance UK Limited
Policy number: RKL23407/03/1380
Cover period: 14th March 2026 to 13th March 2027
Indemnity limit: £10,000,000
Basis of Limit: Any one occurrence

Products Liability

Insurer: Intact Insurance UK Limited
Policy number: RKL23407/03/1380
Cover period: 14th March 2026 to 13th March 2027
Indemnity limit: £10,000,000
Basis of Limit: In the aggregate

Professional Indemnity

Insurer:	Intact Insurance UK Limited
Policy number:	RKL23407/03/1380
Cover period:	14th March 2026 to 13th March 2027
Indemnity limit:	£2,000,000
Basis of Limit:	In the aggregate

Employers Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0021906459
Cover period:	14th March 2026 to 13th March 2027
Excess layer:	£10,000,000
Layer limit of indemnity:	£10,000,000

Public and Products Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0021906459
Cover period:	14th March 2026 to 13th March 2027
Excess layer:	£10,000,000
Layer limit of indemnity:	£10,000,000
Basis of Limit:	Any one occurrence but limited to any one Period of Insurance in respect of the Products Liability.

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

Nathan Rawlings

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