Gallagher

Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

18 September 2025

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)	**Lake District Calvert Trust**
Postal Address	**The Lake District Calvert Trust, Underskiddaw, Keswick, Cumbria, CA12 4QD**
Our Ref	**34799993**
Business Description	**Registered charity enabling people with physical, learning, behavioural and sensory disabilities to experience exciting, challenging and enjoyable outdoor activities**

Employers Liability

Insurer:	Royal & Sun Alliance Insurance
Policy number:	RKL23407/09/1065
Cover period:	1st September 2025 to 31st August 2026
Indemnity limit:	£10,000,000

Public & Product Liability

Insurer:	Royal & Sun Alliance Insurance
Policy number:	RKL23407/09/1065
Cover period:	1st September 2025 to 31st August 2026
Indemnity limit:	£5,000,000

Excess Public/ Products Liability

Insurer:	Chubb European Group
Policy number:	UKCASO21895121
Cover period:	1st September 2025 to 31st August 2026
Indemnity limit:	£5,000,000

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

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

M Richards

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