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## TO WHOM IT MAY CONCERN

Date: 16<sup>th</sup> January 2017  
Our Ref: BRITCAVI

Dear Sirs,

### Liability Insurance

I can confirm that indemnity under the British Caving Association combined liability insurance policy includes an 'Indemnity to Principals' clause and as principals the Hidden Earth would be indemnified against legal liability in respect of which the British Caving Association would have been entitled to indemnity under the policy if the claim had been made against them.

### Primary Liability

Insured: British Caving Association & Hidden Earth  
Insurer: Brit Insurance Company & AIG Europe Limited  
Policy Number: GC 109858R  
Policy Period: 01 January 2017 to 31 December 2017

Cover includes:	Public Liability	£5,000,000 (Any One Claim)
	Employers Liability	£10,000,000 (any One Claim)
	Professional Indemnity	£2,000,000 (Any One Claim)
	Management Liability	£2,000,000 (In the Aggregate)
	Libel & Slander	£2,000,000 (Any One Claim)

### Insured activities include:

- *Cave, karst and mine research, exploration, surveying, equipment testing, publishing and photography, caving for a pastime and bolting, associated pursuits with instructions and other activities relative to the general encouragement of scientific and sporting caving and mine research, including the engagement and activities of volunteers involved in the arrangement of conferences and projects*

Subject to the policy terms, conditions and exclusions.

### Disclaimer

The document upon which this information has been based has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for, and may not meet your own requirements. You should therefore take such steps as you consider necessary to satisfy yourselves that your own requirements have been met, and should not rely on this information as doing so. Should the above be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Perkins Slade.

Yours faithfully



Perkins Slade  
Sports Team