

12th December 2025

TO WHOM IT MAY CONCERN

Client Number
630405 DGI

Dear Sirs

Liability Insurance

We act as insurance brokers to British Orienteering Federation and hereby are pleased to confirm that we have arranged insurance cover on behalf of our client, details of which are as follows:

Insured: British Orienteering Federation including
Affiliated Associations
12 Affiliated Regions
9 English Regional Associations, and Northern Ireland, Scotland & Wales & Isle of Man
Junior Regional Orienteering Squads
Clubs including Officers / Officials
British Schools Orienteering Association
Members
Volunteers
Coaches
Activators
Mappers
Assessors
Leaders
British Orienteering Federation Consultants
Event Officials
Planners
Controllers
TFTTB of Orienteering Foundation
Maprun planners and Mappers
English Orienteering council (EOC)

Activities/Business: Orienteering
Policy Number: HU PI6 1935057
Policy Period: 01 January 2026 to 31 December 2026
Cover Provided By: Hiscox Insurance Company Limited

Limits of Indemnity:

Public & Products Liability	£10 million	any one event (any one period costs inclusive for Products / Pollution)
Professional Indemnity	£10 million	any one period British Orienteering and National Associations and clubs only
Abuse	£2.5 million	any one period costs inclusive
Employers Liability	£10 million	British Orienteering and National Associations and clubs only any one event (£5m in respect of any one event arising directly or indirectly out of terrorism)

Management Liability (Directors & Officers Liability)	£5 million	British Orienteering and National Associations and clubs only any one period (costs inclusive) (Pollution £100,000 for defence costs) and Corporate Legal Liability)
Excess:	£250 £2,500	Third Party Property Damage Management Liability - Corporate Legal Liability
	Excesses stated above apply to each & every claim	

Excess Liability

Policy No:	150/JM229315
Policy Period:	1 st January 2026 to 31 st December 2026 .
Insurer:	Zurich Insurance Limited
Limit of Indemnity:	£5 million in excess of the underlying Limits of Indemnity in respect of Public Liability, Products Liability, Professional Indemnity & Abuse under policy - as shown above

Subject to the policy terms, conditions and exclusions

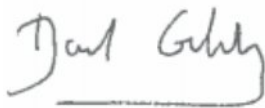
Indemnity under this policy includes an 'Indemnity to Principals' Clause, and as principals the NIW would be indemnified against legal liability in respect of which British Orienteering would have been entitled to indemnity under the policy if the claim had been made against them.

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 Howden Insurance Brokers.

Yours faithfully



David Gilding

Sports Commercial Team Leader

Direct Dial +44 (0)121 698 8157

Email david.gilding@howdengroup.com