

Attachment to letter dated 3rd January 2025



Girlguiding HQ  
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London SW1W 0PT  
T: 020 7834 6242

3<sup>rd</sup> January 2025

### Client Information Letter

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that we have placed contract(s) of insurance on behalf of You, our Client, as described below ("**Insurance(s)**"). The Insurance(s) is/are in force as at the date of this letter.

This letter is not to be understood as providing advice of any kind. You are responsible for any assumptions you may make regarding the cover afforded by the Insurance(s), which are subject to the terms, conditions and exclusions of each policy.

The issue of this letter does not make the person or organisation to whom/which it is sent an additional insured or loss payee, nor does it modify the Insurance(s) in any way.

We are not acting as the agent of insurer(s) in providing this letter.

We accept no obligation to update this letter should any of the Insurance(s) be cancelled, assigned, not renewed or changed in such a manner as to affect the accuracy of this document.

This letter is provided on the strict understanding that we do not owe or assume any duty, liability or responsibility whether in contract, tort or otherwise to anyone other than our Client. To the fullest extent permitted by law, we shall not be liable for any loss arising directly or indirectly from any use of this document by anyone other than our Client.

This letter will be governed by and construed in accordance with the laws of England and Wales and the parties shall submit to the exclusive jurisdiction of the courts of England and Wales to settle any dispute or claim that arises out of or in connection with this letter or its subject matter or formation (including non-contractual disputes or claims).

If you do not accept the basis on which this letter is provided, including the exclusions of liability set out above, please return the letter to us immediately.

Yours sincerely,



Lauren Harris  
Client Service Advisor  
For and on behalf of Aon UK Limited

**The Insurances**

**Public & Products Liability**

Insured	The Guide Association
Insurer	Zurich Municipal
Policy Number	XAO-272101-6953
Policy Period	1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025
Limit of Indemnity	£20,000,000 any one occurrence or series of occurrences consequent on one original cause, unlimited during the period, but £20,000,000 in the aggregate in respect of Products Liability.
Provides indemnity to the following organisations and/or persons while carrying out recognised Guiding activities	<ul style="list-style-type: none"> <li>(i) Girlguiding, The Guide Association and all its Members including British Girlguiding Overseas and Administrative Units, Girlguiding Cymru, Girlguiding Ulster, Girlguiding Scotland and Broneirion Ltd</li> <li>(ii) The Friends of Guiding</li> <li>(iii) The Trefoil Guild</li> <li>(iv) Girlguiding Trading service Ltd</li> <li>(v) Officers and Officials of any of the foregoing</li> <li>(vi) Any employee of the Guide Association</li> <li>(vii) Any British Guide operating abroad under the jurisdiction of the Guide Association</li> <li>(viii) Any person not acting as a member of another organisation who is authorised to be in charge of or supervise or otherwise assist in Guiding activities</li> <li>(ix) Children of Members of the above whilst their parents are involved in recognised Guiding activities</li> <li>(x) Prospective Members of the Guide Association</li> <li>(xi) Guide Association members of the Student Scout and Guide Organisation</li> <li>(xii) The Guide Association Trust Corporation</li> <li>(xiii) The Trustees of and/or members of the Committee responsible for the management of any property or premises belonging to or leased to Trustees for any unit</li> <li>(xiv) Sandy Acre</li> </ul>

The policy indemnifies the Insured in connection with accidents occurring in respect of Guiding activities worldwide except Products Liability which excludes USA and Canada.

The policy provides Indemnity to Principals, Cross Liabilities, Health and Safety at Work Act, Defective Premises Act, Occupiers Liability Act and liability arising for Death and Bodily injury to passengers being carried on Carnival Floats. Cover includes Ministry of Defence agreements subject to their terms and conditions.

**Employers' Liability**

Insured	The Guide Association
Insurer	Zurich Municipal
Policy Number	XAO-272101-6953
Policy Period	1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025
Limit	£20,000,000 any one occurrence or series of occurrences

Subject to the terms, conditions, exceptions and exclusions of the policy