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**TO WHOM IT MAY CONCERN**

**Our Ref: 3110388**

28th August 2018

Dear Sirs

The Universities of the Third Age & Tour Operators Liability

We are Insurance Brokers to the Third Age Trust Ltd and the Universities of the Third Age.

The following Tour Operators Liability insurance is arranged on your behalf:

**Insurer:** Catlin via Touchstone Underwriting

**Policy Number:** TOL499004

**Period of Insurance:** 4<sup>th</sup> August 2018 to 31<sup>st</sup> December 2019

**Cover:** Public & Products Liability  
Legal Defence Costs  
Professional Indemnity  
Emergency Legal Assistance

**Indemnity Limits:**

Public Liability	£ 2,000,000
Products Liability	£ 2,000,000
Legal Defence Costs	£ 100,000
Professional Indemnity	£ 1,000,000
Emergency Legal Assistance	£ 5,000

**Exclusions:** Standard, including any fines or penalties imposed.

Further details of the cover provided are available from the National Office.

This statement of cover extract has been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms and conditions of the insurance policy. We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given. We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

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 sincerely

**Nicola Jones ACII**  
Account Handler  
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Email: Nicola\_jones@ajg.com