



**TO WHOM IT MAY CONCERN**

15<sup>th</sup> August 2014

Dear Sirs

The Universities of the Third Age & Tour Operators Liability

**Insurance Broking**

Oval Insurance Broking Limited  
Goodridge Court  
Goodridge Avenue  
Gloucester  
GL2 5EN  
United Kingdom  
Tel: 01452 524415  
Fax: 01452 529883  
[www.theovalgroup.com](http://www.theovalgroup.com)

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:** Royal & Sun Alliance

**Policy Number:** TOL499004

**Period of Insurance:** 4<sup>th</sup> August 2014 to 4<sup>th</sup> August 2015

**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(ies). 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.

Cover is subject to the Insurers standard policy terms and conditions and if you require any additional information, please contact the writer.

Yours faithfully

**Allyn Petersen**  
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Email: [antony.carfile@theovalgroup.com](mailto:antony.carfile@theovalgroup.com)

Oval Insurance Broking Limited  
Registered Office: 9 South Parade,  
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Registered in England No. 01195184  
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Financial Conduct Authority