



## TO WHOM IT MAY CONCERN

**Re: Radio Society of Great Britain – Clubs**

**Date: 29<sup>th</sup> April 2025**

We act as the Insurance Brokers and Advisers for the above and would like to confirm that the undernoted insurances have been arranged on their behalf:-

**Insurer:**

Q Underwriting Services Ltd (Property Division) and Chubb European Group SE

<b>Policy Type:</b>	Commercial Combined/Excess Liability Combined
<b>Policy Number:</b>	012077/04/20 & UKCASR00114
<b>Period of Insurance:</b>	30th April 2025 until 29th April 2026
<b>Business Description:</b>	Society for Amateur Radio enthusiasts across Great Britain, with 22,000 members. Activities include: publishing a monthly magazine and books; the provision of support and membership services to approximately 500 local radio groups; organising events for members such as conferences and rallies; attending third party rallies in Germany and the US; operation of a visitor centre, library and website; school visits setting up communication with the International Space Station.

**Employers Liability**

Limit of Indemnity	£15,000,000 any one occurrence inclusive of legal costs and expenses, other than Terrorism which is restricted to £5,000,000.
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**Public Liability**

Limit of Indemnity	£15,000,000 any one occurrence and unlimited in the period of Insurance
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This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

**PIB Insurance Brokers**

Poppleton Grange, Low Poppleton Lane, York, Yorkshire, YO26 6GZ, United Kingdom

**T** 01904 784 141 **W** [www.pib-insurance.com](http://www.pib-insurance.com)

**Products Liability**

Limit of Indemnity

£15,000,000 any one occurrence and in all in the Period of Insurance

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

All Subject to the policy terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. The limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

All details are subject at all times to the individual policy wordings. This document is issued as a matter of information only and confers no rights upon the document holder other than those provided by the policy. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Should the above mentioned contract of insurance be cancelled, re-assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by PIB Group.

This letter is given on the condition that you forever waive any liability against us based on the placement of the insurance(s) and/or the statements made herein with the exception of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

We trust this information is of assistance to you but if you require any further details please contact us.

Yours faithfully,

*Tim Mackfall*

Tim Mackfall Cert CII