



IN PURSUIT *of* GREATNESS

INFORMATION FOR SCHOOLS



THE CHAMPIONSHIPS, WIMBLEDON
1 JULY – 14 JULY 2019



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A GENERAL INFORMATION GUIDE

1. Visits

The All England Lawn Tennis Club (Championships) Limited (AELTC) does not organise school or educational visits during the two weeks of The Championships. This is due to the nature of the event, the site and the number of people attending. For more information on school or educational visits at other times of the year please visit: www.wimbledon.com/learning

2. Attendance

Each day the crowds can reach up to 42,000. The site is on a slope with many steps and ramps.

3. Supervision

It is important that children are supervised at all times. Please ensure that the correct pupil/supervisors ratio is maintained in accordance with school/Local Authority guidelines. We would recommend that pupils have the name and mobile telephone numbers of at least one member of the supervising team.

It is essential that the children understand the aims and objectives of the visit, what standard of behaviour is expected and who is responsible for the group. Pupils should understand how to avoid specific dangers, why they should follow rules and why safety precautions are in place. In addition, they should know what to do if approached by anyone from outside the group and what to do if separated from the group.

It is essential that the accompanying adults understand:

- the itinerary, timings and objective of the visit
- that they are responsible for the behavior of the children in their charge

4. Map

We have enclosed a map of the Grounds – Championships layout (see page 10). A popular meeting point is the Meeting Tree located between Gate 5 and the Tea Lawn.

5. First Aid

First Aid is provided during the hours that the site is open to the public by St John Ambulance. First Aid Posts are indicated on the Map.

6. Emergency Procedures

Our Emergency & Evacuation Procedures have been agreed with all the relevant Emergency Services and Local Authority. In the event of the need to evacuate any Court or part of the Grounds, instructions will be given by uniformed Stewarding Staff.

7. Lost members of the party

In the event that a member of the party becomes separated, they should report to the Championships Information Post on the South West corner of Centre Court. If this post is closed then go to Gate 5. All children should be told they can ask any official/steward for directions to the Information Post. They can be identified as any uniformed person wearing AELTC identification or similar.

Please note: - We do not make any Public Address announcements for lost persons or property. It is important therefore to stress again that mobile phone contact is vital for groups.

8. Security

As you would expect, we work closely with the Metropolitan Police to ensure the safety of everyone in our Grounds, both year-round and during The Championships.

In order to achieve this, security measures are in place at all times, which means that at your point of entry we will search both you and your bags.

Bag sizes are restricted to 40cm x 30cm x 30cm (16" x 12" x 12").

Please bear in mind that it takes longer to search multi-pocketed bags/backpacks therefore your choice of bag will affect your speed of entry.

Restrictions are in place on what you can bring into the Grounds –see prohibited items below. Any prohibited items inadvertently brought to The Championships can be deposited at left luggage facilities outside the Grounds (see map on page 10). Any items discovered after entry through the gates will be confiscated and cannot be collected on exit.

The following items are prohibited from the Grounds:



KNIVES



**SHARP
OBJECTS**



FLARES



TENTS



**CAMPING
SEATS**



**SELFIE
STICKS**



**LENSES OVER
300MM**



**PERSONAL
PROTECTION**



**AMBUSH
MARKETING**



**POLITICAL
SLOGANS**



**RATTLES OR
KLAXONS**



**ILLEGAL
SUBSTANCES**



**HARD SIDED
CONTAINERS
/BAGS**



**LARGE
FLAGS**



**FLASKS, TRAVEL
MUGS & OPAQUE
BOTTLES**

9. Risk Assessment

We enclose the sections of our Risk Assessment Document, which are relevant to the public visiting, which schools are able to make use of when carrying out their own school trip risk assessment.

10. Insurance

With the additional requests from schools for information on our Public Liability Insurance Policy we have placed a letter in the Insurance Section of this document.

B TRANSPORT INFORMATION

1. Minibuses

Parking is available in Car Park 4 or at the Park and Ride. Car Park 4 pay on the day parking is available at a charge of £30, or if booked in advance at a charge of £25. Parking at the Park and Ride is available to book in advance or pay on the day, both at a charge of £15.

2. Coaches

The setting-down and pick-up point for coaches is inside Car Park 4, next to the Coach Park. It is the responsibility of the coach operators to advise their passengers of the pick-up point. Parking is available in Car Park 4 at a charge of £50, or £45 if pre-booked. There is no setting down or picking up permitted in Marryat Road and parking will be prohibited on Wimbledon Common.

3. Car Park Bookings, Entrances and Opening Times

Car Park Bookings

Reserved Parking can be booked through the AA booking line on 01256 492110 or please visit the AA website www.theaa.com/wimbledon. Both the website and booking line can offer further information. The booking line is open 9.00am to 5.00pm, Monday to Friday and closes Friday 28 June. After this date, only a pay on the day option is available

Unreserved public parking, pay on the day, is available in Car Parks 6, Car Park 10 and the Park and Ride at Morden. All are subject to available capacity.

Car Park Opening Times and Access Entrances:

- Car Park 4 entrance in Somerset Road (includes motorcycle parking) 8.00am
- Car Park 6 entrances in Church Road and Home Park Road 6.00am
- Car Park 8 entrance in Church Road (includes free bicycle parking) 8.00am
- Car Park 10 entrance in Wimbledon Park Road 6.00am
- Park and Ride entrance in London Road Morden SM4 5QU 6.30am

C TICKETING INFORMATION

TICKET CONDITIONS

Tickets will be issued at the discretion of The All England Lawn Tennis Club (Championships) Limited ("the AELTC") and its authorised agents for The Championships 2019 ("The Championships") on the following conditions (the "Conditions"). Any person who purchases, possesses or attempts to use a ticket issued under these Conditions ("Ticket(s)") shall be deemed to have accepted and agreed to comply with these Conditions:-

1. Tickets shall not be resold or transferred (save as mentioned in condition 3 below) and shall not be purchased or obtained from or through any person, commercial agent, company or otherwise than directly by an individual (an "Applicant") from:

a) the AELTC; or

b) the AELTC's authorised agents from time to time (including the Lawn Tennis Association ("the LTA") and Ticketmaster).

2. Save where offered by the Applicant for transfer in accordance with condition 3 below, any Ticket advertised or offered for sale or transfer whether by an Applicant or any third party will be void.

3. If more than one Ticket is issued to an Applicant, whether by virtue of their application to the AELTC (including in the AELTC's public ballot (the "Public Ballot")), their application to the AELTC's authorised agents (including Tickets issued by the LTA via the British Tennis Membership ballot) or their purchase via Ticketmaster immediately before or during The Championships, those Tickets may be used only by the Applicant and the person intending to accompany the Applicant to and at The Championships. The offer and provision of such Ticket by an Applicant to such person without payment shall not contravene conditions 1 and 2 above.

4. Ticket(s) shall not be:

a) used for any promotion, advertising, fundraising, auction, raffle or any other similar commercial or non-commercial purposes;

b) used as a prize (or part of a prize) in any contest, competition, promotional game of chance, lottery or sweepstake;

c) combined with and sold or transferred as part of any package of goods or services; or

d) combined with and sold or transferred as part of any travel, accommodation or hospitality package.

5. Tickets are issued subject to Conditions of Entry established by the AELTC from time to time and the AELTC shall be entitled to refuse admission or eject from the grounds of The Championships (without refund or compensation) any Ticket holder in reasonable circumstances or any Ticket holder who is in breach of the Conditions of Entry. The AELTC shall give written reasons if requested. A copy of the full

Conditions of Entry currently in force is available on the official website of The Championships at wimbledon.com and is also available on application.

6. Any Ticket which is obtained, offered or advertised for sale or transfer, and/or sold or transferred in breach of these Conditions shall be void and all rights conferred or evidenced by such ticket shall be nullified. Any person seeking to use a Ticket obtained in breach of these Conditions in order to gain or provide entry to or remain at The Championships will be a trespasser and will be ejected without refund or compensation and may be liable to legal action.

7. Tickets remain the property of the AELTC at all times.

CANCELLATION OF PLAY DUE TO RAIN

Details of the raincheck policy introduced in 2001 apply to all 13 scheduled days of The Championships, including the final Sunday.

i. If there is less than one hour's play because of rain on the court for which tickets have been bought, the original purchasers of the tickets for that court on that day will be refunded with the amount which they paid for those tickets - the maximum refund payable will be the face value of the tickets for the day concerned.

ii. Purchasers of Grounds passes at the turnstiles (except those purchased after 5.00pm) will be eligible for a full refund if, due to rain, the average amount of play on those courts accessible with a Grounds pass and for which play was originally scheduled is less than one hour.

iii. If there is more than one hour's play, but less than two hours' play, refunds will be limited to half the amount paid.

iv. The Referee's decision on how much play has taken place will be final.

v. Only the original purchasers are eligible for refunds under this policy. Refunds will be paid out automatically for tickets bought in advance, but tickets bought at the turnstiles (prior to 5.00pm only) should be returned without delay to: The Ticket Office, AELTC, "Raincheck", PO Box 98, London SW19 5AE.

vi. In view of the numbers that could be involved, please do not call at the AELTC's Ticket Office or telephone the AELTC.

vii. Tickets purchased at the Ticket Resale kiosk are not covered by this policy as the monies are passed to charity.

viii. Separate terms and conditions apply a) to Debenture Holders as notified by The All England Lawn Tennis Ground plc and b) to any extra days of play.

IMPORTANT NOTE:

Refunds are calculated as defined above and using the Referee's record of how much play has taken place on any given day. It is this official figure which determines

whether or not customers are entitled to refunds, rather than the amount of play which an individual spectator may have seen.

In the event of any curtailment or cancellation of play, due to any cause (other than negligence of the AELTC) other than rain, it is regretted that no refund of money can be made.

DUPLICATE OR LOST TICKETS

If original tickets are lost, duplicate tickets may be issued to the original applicant at a charge of £15 per ticket.

Duplicate tickets will only be issued to the original applicant (or Lead Teacher) on the day of play.

To collect pre-arranged duplicate tickets, please go with your entire party to the AELTC's Gate 4 on Church Road and ask Security to escort you to the Championships Ticket Office which is within the Grounds but close by. You will need to show some form of photographic ID, e.g. passport or driving licence, before the duplicate tickets will be released to you.

If original tickets are lost after entering the Grounds, you should make your way to the Championships Ticket Office.

Please note: Where circumstances allow, please request duplicate tickets by midday on the day before you are due to attend The Championships.

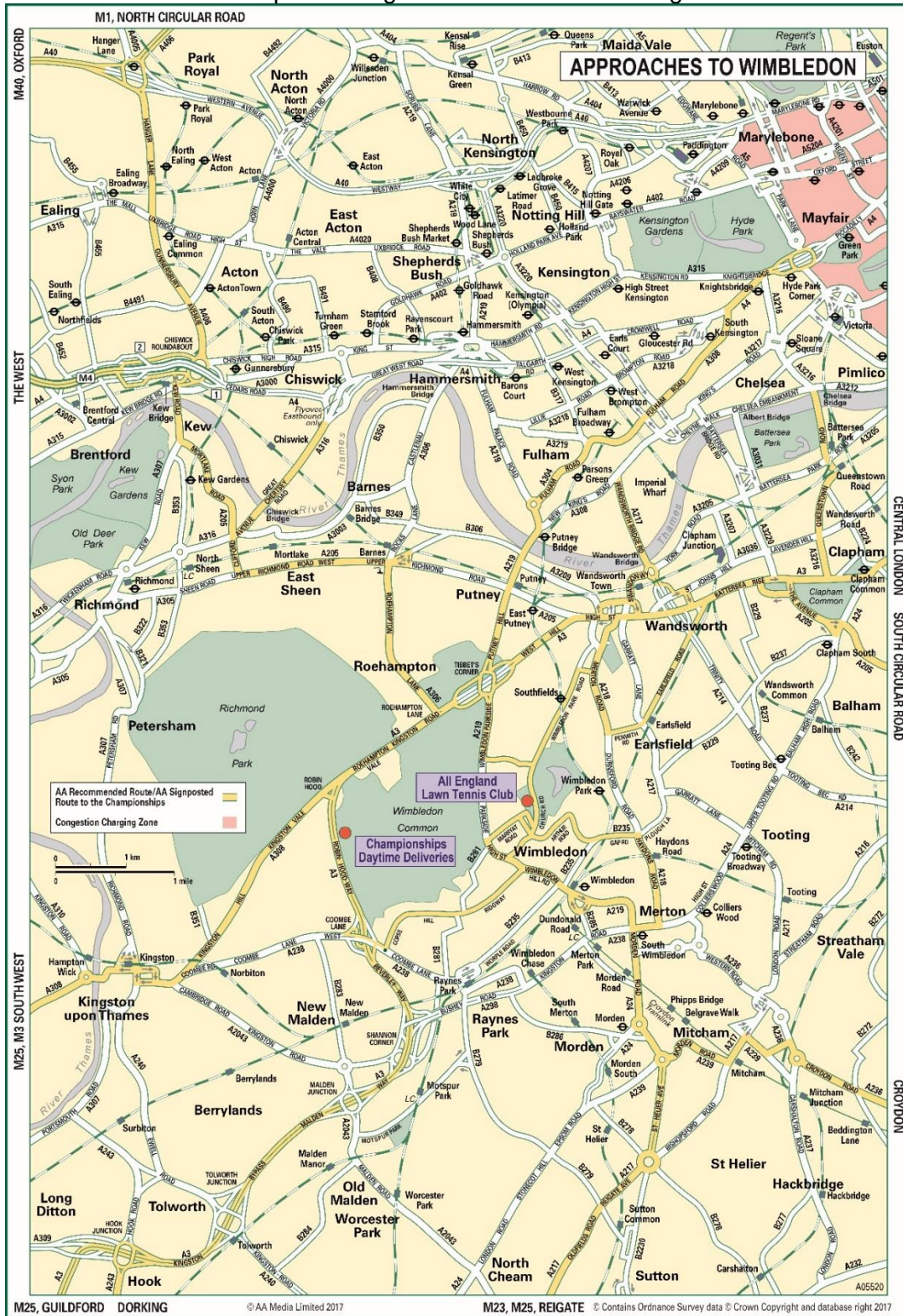
Duplicate tickets take priority over the originals in use of the seats.

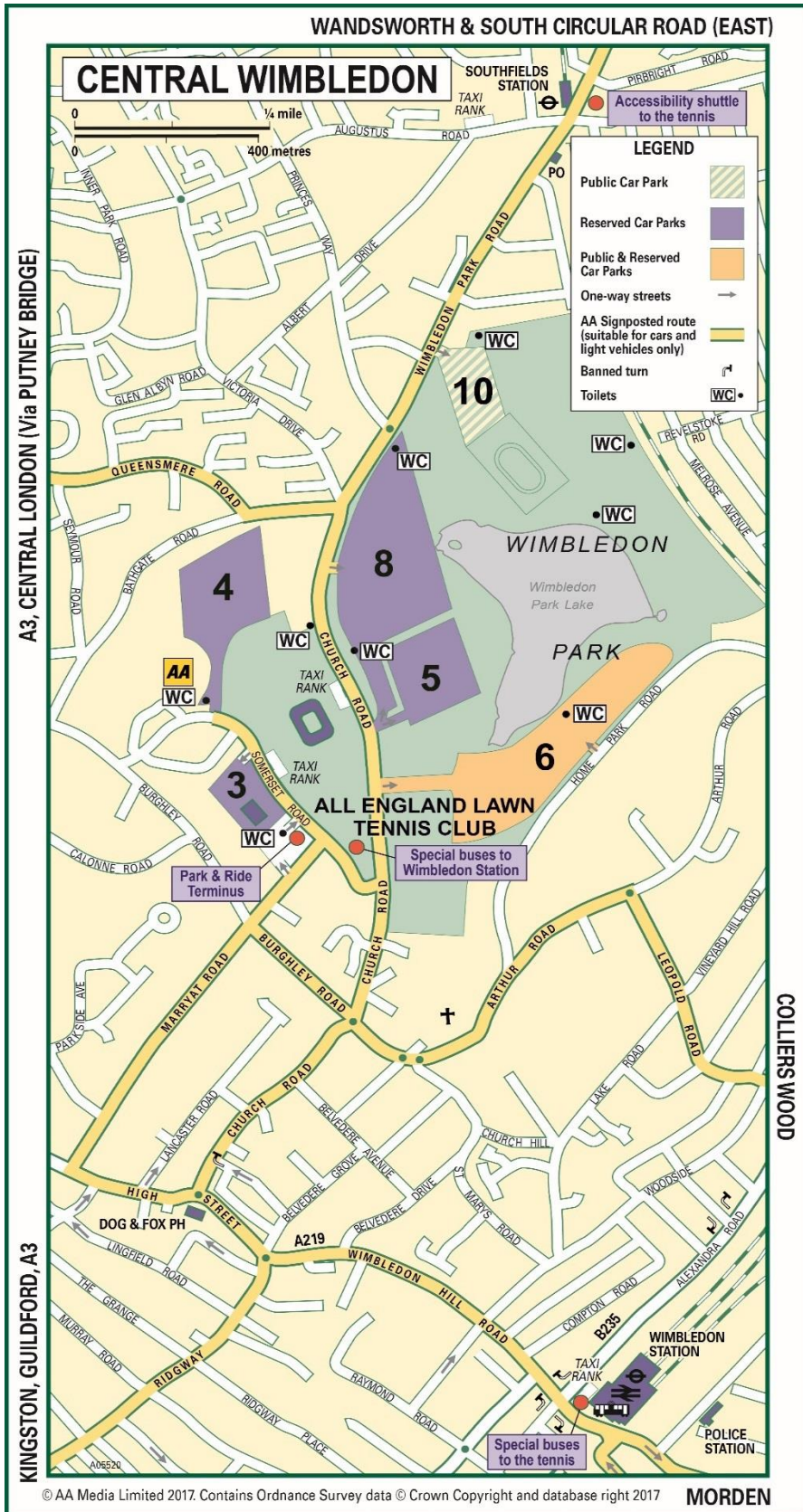
D MAP OF THE GROUNDS



E MAPS OF WIMBLEDON

Please find enclosed maps showing the location of the All England Lawn Tennis Club.





F. HEALTH & SAFETY

The health and safety of our visitors is one of our main priorities. As such, the following is provided to Schools so they have a clear framework to work from for their visits.

F.1 Provision of supervision

We recognise that the appropriate level of supervision is particularly important for school children because of their immaturity and unfamiliarity with the working environment.

Our policy is that for every Schools Visit, the following ratio of supervision must always be maintained:

Age of Children	Ratio between teachers or adult helpers and children
Reception (ages 4-5)	1 teacher/adult helper per every 4 children
Years 1-3 (ages 6-7)	1 teacher/adult helper per every 6 children
Years 4-6 (ages 8-11)	1 teacher/adult helper per every 10 children
Year 7 and above (ages 11-12+)	1 teacher/adult helper per every 15 children

Our policy is based on guidance taken from The Key for School Leaders, and determined as being proportionate to activities which are within our Grounds. See: <https://schoolleaders.thekeysupport.com/staff/staff-ratios-and-qualification-requirements/staffing-ratios/staffing-ratios-for-trips-and-visits/>

Please note: Any AELTC staff member present during a Schools Visit **DOES NOT** count for the purposes of the above table and we reserve the right to refuse to conduct a Schools Visit where these supervisory levels are not met.

The following also applies to every school visit:

- The school ensure that they have provided a qualified first-aid appointed person who must always be present during a Schools Visit
- Any disabilities, allergies or asthma conditions must be established prior to the visit

F.3 Other Guidance

- Children should only be escorted to the toilets to wash hands in the presence of a teacher/assistant from the school
- Any hazards specific to any unique educational experience will be communicated to both the teachers and the children

- Any accidents within AELTC Grounds or through activities provided by the AELTC, involving children or adults, must be recorded on an AELTC Incident Log form

F. 4 Relevant Risk Assessment

Please note that these risk assessments apply only to the AELTC operations and do not constitute as being the School's own trip risk assessment. Such as trip risk assessment is the responsibility of the School, and we encourage that this is undertaken in accordance with HSE guidance –

<http://www.hse.gov.uk/services/education/school-trips.pdf>

The earlier DfEE guidance can be found on

<https://www.ase.org.uk/documents/p1340ahspv/p1.3-4.0a-hspv.pdf>

SCHOOL VISITS - YEAR-ROUND (inc THE CHAMPIONSHIPS)

DATE: 01 May 2019 **CARRIED OUT BY:** Andrew Böber, Head of Health and Safety
REVIEWED BY: {to be reviewed 01 May 2020}

This risk assessment is a guidance sheet providing a general outline of potential risks and controls identified. It is strongly recommended that all organisers make a preliminary visit to AELTC to carry out their own risk assessment before bringing a class of children.

ACTIVITIES	HAZARDS	PEOPLE AT RISK	PREVENTIVE MEASURES	L	S	R	PERSON(S) RESPONSIBLE
A. Insect Bites	<ul style="list-style-type: none"> Bites; Irritation; Anaphylactic Shock 	<ul style="list-style-type: none"> All persons 	<ul style="list-style-type: none"> Group organisers are advised that any children that are known to have a severe allergic reaction to stings must have the appropriate medication with them and understand how it should be administered. The AELTC has regular inspections to remove any wasp nests; however, it is not AELTC policy to destroy 				Group organiser

			<p>bee nests / hives and will look to always move these to an appropriate ecological.</p> <ul style="list-style-type: none"> • Trained first aiders on site and first aid equipment stored at various areas in the Grounds • It is the responsibility of the trip organiser should also ensure they have suitable provision of first aid. 				
B. Electric Fencing	•	• All persons	<ul style="list-style-type: none"> • Warning signs in place where appropriate. • Groups not taken to Courtside where wires are present by Education or Tours team. 				

			<ul style="list-style-type: none"> Electric fencing is removed when The Championship event days with public onsite 				
C. Nettles / Brambles	<ul style="list-style-type: none"> Scratches 	<ul style="list-style-type: none"> All persons 	<ul style="list-style-type: none"> Regular cutting back and control measures in place 				Head Gardener
D. Trees	<ul style="list-style-type: none"> Injuries from shedding, minor to fatal 	<ul style="list-style-type: none"> All persons 	<ul style="list-style-type: none"> Tree Risk Assessment and Inspection carried out annually. Regular tree maintenance undertaken. Grounds staff and Gardeners alert to any potential hazards 				Head Gardener
E. Open Water (Aorangi Tea Terrace)	<ul style="list-style-type: none"> Drowning 	<ul style="list-style-type: none"> All persons 	<ul style="list-style-type: none"> Fences and barriers in place in at key location Group organisers asked to ensure that no climbing takes place on or 				

			<p>over these barriers.</p> <ul style="list-style-type: none"> • Scoop provided on wall around Aorangi Tea Terrace for any person to use. • Red Box Telephones onsite can be used to contact the Event Control Room. 			
F. Lost Children	<ul style="list-style-type: none"> • Injury / Assault / Abuse 	<ul style="list-style-type: none"> • Children 	<ul style="list-style-type: none"> • Staff are visible around the Grounds and can be contacted if a child is lost. • Staff equipped with radios to alert other departments to a lost child. • Lost Child procedures in place. • Red Box Telephones onsite can be 			<p>Safety Officers G4S Group Organisers</p>

			<p>used to contact the Event Control Room.</p> <ul style="list-style-type: none">• Group organisers are reminded that they should be in direct supervision all children at all times, and that they have sufficient staff / volunteers in place, and that they are aware of their responsibilities.• Group organisers to ensure they have clear objectives so that the children know what is expected of them if they become lost. Making them aware that they must not give their name to anyone unless			
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			<p>they are wearing a Ponderosa uniform. Make it clear to them what this looks like.</p> <ul style="list-style-type: none"> • Group organisers advised to undertake periodically checks that your group is intact. 			
G. Lack of supervision to children	<ul style="list-style-type: none"> • Injuries occurring within Grounds 	<ul style="list-style-type: none"> • Public 	<ul style="list-style-type: none"> • Group organisers advised to provide clear instructions to be given to children and supervisors about the importance of not talking to strangers • Group organisers should ensure that children be supervised at all times so they are not put into a vulnerable 			Group Organiser

			<p>position with the general public</p> <ul style="list-style-type: none"> Year-round AELTC have a number of first aiders onsite, and during The Championships St John Ambulance are on site during the event. However, in the first instance, the group organiser should always ensure that they have provide a suitable first aid provision from themselves. 			
H. Vulnerable children	<ul style="list-style-type: none"> Injury / Assault / Abuse 	<ul style="list-style-type: none"> Children 	<ul style="list-style-type: none"> Group organisers advised to carefully choose any volunteers that they bring. Group organiser advised to discussion with their own 			Group Organiser

			<p>Designated Safeguarding Lead (DSL) and specific arrangements which are required which the AELTC should be made aware of.</p> <ul style="list-style-type: none"> The AELTC will support where is reasonably practicable to do so. 				
I. Weather	<ul style="list-style-type: none"> Sunburn / Sunstroke 	<ul style="list-style-type: none"> All persons 	<ul style="list-style-type: none"> Large number of undercover and shaded areas available. Small children advised to wear sunhats. Sun cream or sun block advised in conditions of strong sunlight 				Group Organiser
J. Weather	<ul style="list-style-type: none"> Getting Wet; Hypothermia 	<ul style="list-style-type: none"> All persons 	<ul style="list-style-type: none"> There are amount of undercover 				Group Organiser

			<p>areas, however the Grounds are open planned so everyone visiting is advised to bring wet weather clothing if rain is forecast</p>			
<p>K. Flow of crowds, access / egress points</p>	<ul style="list-style-type: none"> • Physical restrictions, • Adverse weather, • Sloping surfaces, • Wet grass, • Uneven paving slabs and blocks, • Access covers, • Trip / slip / fall hazards, • Pinch points 	<ul style="list-style-type: none"> • All persons 	<ul style="list-style-type: none"> • Remove severe bottlenecks, • Clearance of unnecessary structures and equipment, • Minimal vehicle movement, • Maintain general awareness, • Policies and procedures, • Maintenance of structures, paths, steps, gantries etc., • Good housekeeping, 			<p>Safety Officers; G4S*</p>

			<ul style="list-style-type: none"> • Waste management, • Pre-championship safety tour and safety tours during the Championships, • ECR extensive use of CCTV • Cordons where necessary and directed for use 				
L. Control of vehicle access in public areas, checking car passes	<ul style="list-style-type: none"> • Speed, • Restricted space, • Adverse weather 	<ul style="list-style-type: none"> • All persons (e.g. motorists, marshals, public) 	<ul style="list-style-type: none"> • Adequate marshalling in Car Parks during The Championships*, • Signage, • Restrictions, • Year-round car park passes limited only to AELTC and key MTCs, • Safe system of work 	1	5	5	Head of Security; Safety Officers [±] ; MPS [±] ; G4S Live Trackway [±] AA [±] Wimbledon Club [±]

<p>M. Vehicle movements in / out</p>	<ul style="list-style-type: none"> • Unsafe assembly, • Deterioration 	<ul style="list-style-type: none"> • All persons (e.g. motorists, marshals, public) 	<ul style="list-style-type: none"> • Qualified maintenance, • Daily checks during The Championships • CSP (licensed to work on highways) used during The Championships, and areas year-round, to control traffic movement on Church Road and Somerset Road 	<p>2</p>	<p>5</p>	<p>10</p>	<p>Head of Security; Safety Officers±; MPS±; G4S Lion Trackway± AA± Wimbledon Club±</p>
<p>N. Parking</p>	<ul style="list-style-type: none"> • Speed, • Weather conditions, • Congestion, • Ground condition, • Vehicle impact 	<ul style="list-style-type: none"> • All persons (e.g. motorists, marshals, public) 	<ul style="list-style-type: none"> • Adequate marshalling in Car Parks during The Championships* 				<p>Head of Security; Safety Officers±; MPS±; G4S Lion Trackway± AA± CSP±</p>

<p>O. Control of vehicle access in public areas, checking car passes</p>	<ul style="list-style-type: none"> • Speed, • Restricted space, • Adverse weather 	<ul style="list-style-type: none"> • All persons (e.g. motorists, marshals, public) 	<ul style="list-style-type: none"> • Adequate marshalling in Car Parks during The Championships*, • Signage, • Restrictions, • Year round car park passes limited only to AELTC and key MTCs, • Safe system of work 	<p>1</p>	<p>5</p>	<p>5</p>	<p>Head of Security; Safety Officers±; MPS±; G4S Lion Trackway± AA± Wimbledon Club±</p>
<p>P. Vehicle movements in / out</p>	<ul style="list-style-type: none"> • Unsafe assembly, • Deterioration 	<ul style="list-style-type: none"> • All persons (e.g. motorists, marshals, public) 	<ul style="list-style-type: none"> • Qualified maintenance, • Daily checks during The Championships • CSP (licensed to work on highways) used during The Championships to control traffic movement on Church Road and Somerset Road 	<p>2</p>	<p>5</p>	<p>10</p>	<p>Head of Security; Safety Officers±; MPS±; G4S Lion Trackway± AA± Wimbledon Club±</p>

<p>Q. Pedestrians access / egress of car park and crossing car park gates</p>	<ul style="list-style-type: none"> Falls / slips 	<ul style="list-style-type: none"> All persons (e.g. motorists, marshals, public) 	<ul style="list-style-type: none"> Controlled routes, Restrictions identified 	<p>1</p>	<p>5</p>	<p>5</p>	<p>Head of Security; Safety Officers[±]; MPS[±]; G4S Lion Trackway[±] AA[±] Wimbledon Club[±]</p>
<p>FURTHER ACTIONS:</p>							
<ol style="list-style-type: none"> Review annually Teachers and any supporting adults are responsible for the behaviour of the students towards the staff, and other visitors. Teachers and any supporting adults are responsible for supervision children at all times. The AELTC has no in loco parentis responsibilities from these visits. Review tour routes and school routes throughout the year. 							

*G4S are the AELTC's year round Security contractor and have extensive RAMS in place for their own operations

[±]**ONLY** during The Championships

G SAFEGUARDING

The AELTC is committed to the safeguarding and welfare of children and vulnerable adults regardless of their age, gender, language, religion, ethnic background or sexual identity, and expects all AELTC staff and contractors to share that commitment.

All AELTC staff and contractors who work with children or vulnerable adults must have an Enhanced Disclosure through the Disclosure and Barring Service (DBS). They may also be required to attend regular first aid and safeguarding training.

The AELTC has a Lead Safeguarding Officer who has overall responsibility for coordinating the safeguarding of children and vulnerable adults, and a number of Safeguarding Officers across other departments.

Please raise all safeguarding concerns to the Lead Safeguarding Officer should you require further information on aboe@aeltc.com

H INSURANCE



Lynsey Jaman
Assistant Vice President

Marsh Ltd
39 Kings Hill Avenue
West Malling
Kent
ME19 4ER
lynsey.jaman@marsh.com
www.marsh.com

19th December 2018

To whom it may concern

Dear Sirs

CONFIRMATION OF INSURANCE – The All England Lawn Tennis & Croquet Club Limited and subsidiary companies

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PRIMARY PUBLIC / PRODUCTS LIABILITY

INSURER: QBE Insurance (Europe) Limited
POLICY NUMBER: 005458012018
PERIOD OF INSURANCE: 1st January 2019 to 31st December 2019 both days inclusive
LOSS LIMIT: GBP50,000,000 any one occurrence and unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability
DEDUCTIBLES: GBP50,000 each and every loss



Registered in England and Wales Number: 1507274, Registered Office:
1 Tower Place West, Tower Place, London EC3R 5BU.
Marsh Ltd is authorised and regulated by the Financial Conduct Authority.
DES v1.2





We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. 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).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only 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.

Yours faithfully,

A handwritten signature in black ink that reads "Lynsey Jarman". The signature is written in a cursive style with a large, looping initial "L".

Lynsey Jarman
Assistant Vice President
Marsh Ltd