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31st March 2026

To Whom It May Concern:

Our Ref: 630480

Dear Sir/Madam

Insured Name: Riding For The Disabled Incorporating Carriagedriving and Riding For The Disabled Groups

As the appointed Insurance Broker to the above Insured client, we have detailed below the relevant insurances we currently arrange on their behalf. Whilst every effort has been made to ensure the accuracy of this information, no responsibility is accepted for any errors.

Employers Liability Insurance

Insurer	Hiscox Underwriting Limited
Policy Number	HU PI6 1891001
Period of Insurance	31st March 2026 to 30th March 2027
Limit of Indemnity	GBP 10,000,000 each and every claim

Public / Products Liability Insurance

Insurer	Hiscox Underwriting Limited
Policy Number	HU PI6 1891001
Period of Insurance	31st March 2026 to 30th March 2027
Limit of Indemnity	GBP 10,000,000 each and every claim but in the aggregate in respect of Products.

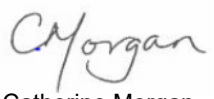
Excess Public / Products Liability Insurance

Insurer	Chubb European Group SE
Policy Number	UKCASO20453126
Period of Insurance	31st March 2026 to 30th March 2027
Limit of Indemnity	GBP 10,000,000 each and every claim in excess of GBP 10,000,000, but in the aggregate in respect of Products

This document is furnished to you as a matter of information only. The issuance of this document does not make the recipient an additional insured, nor does it modify in any way the contracts of insurance between our above client and their insurers. Any amendment, change or extension of such contracts can only be effected by specific endorsement attached thereto. Howden remain solely the agent of Riding For The Disabled and other entities as specified above and no duties are owed to any recipient of this document.

Should any of the above-mentioned contracts of insurance be cancelled, assigned or changed during the policy period in such a way as to affect this document, no obligation to inform the recipient of this document is accepted by the undersigned or by the insurers. All the aforementioned policies are subject to their respective policy terms, conditions and exclusions.

Yours faithfully



Catherine Morgan
Divisional Director

BIBA Member

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