



Girlguiding Insurance Service

The Guide Association ("you")  
17-19 Buckingham Palace Road  
LONDON  
SW1W OPT

Tel: **Insurance Department at 020 7834 6242**  
Email: [insurancesupport@girlguiding.org.uk](mailto:insurancesupport@girlguiding.org.uk)

## Client Information Letter

12<sup>th</sup> January 2023

[The Guide Association \(Incorporated by Royal Charter\)](#)  
[Period of Insurance: 1st January 2023 to 31st December 2023](#)

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that to the best of our knowledge the contract(s) of insurance described below (the "**Insurances**") are in force at the date of this letter.

### Insurances

#### Public and Products Liability

Policy Number XAO-272101-6953 issued by Zurich Municipal a limit of £20,000,000 any one occurrence or series of occurrences consequent on one original cause, unlimited during the period, but £20,000,000 in the aggregate in respect of Products Liability.

This Insurance arranged for the period 12 months at the 1st January 2023 provides indemnity to the following organisations and/or persons while carrying out recognised Guiding activities

- (i) Girlguiding, The Guide Association and all its Members including British Girlguiding Overseas and Administrative Units, Girlguiding Cymru, Girlguiding Ulster, Girlguiding Scotland and Broneirion Ltd
- (ii) The Friends of Guiding
- (iii) The Trefoil Guild
- (iv) Girlguiding Trading service Ltd
- (v) Officers and Officials of any of the foregoing
- (vi) Any employee of the Guide Association
- (vii) Any British Guide operating abroad under the jurisdiction of the Guide Association
- (viii) Any person not acting as a member of another organisation who is authorised to be in charge of or supervise or otherwise assist in Guiding activities
- (ix) Children of Members of the above whilst their parents are involved in recognised Guiding activities
- (x) Prospective Members of the Guide Association
- (xi) Guide Association members of the Student Scout and Guide Organisation.
- (xii) The Guide Association Trust Corporation
- (xiii) The Trustees of and/or members of the Committee responsible for the management of any property or premises belonging to or leased to Trustees for any unit
- (xiv) Sandy Acre

The policy indemnifies the Insured in connection with accidents occurring in respect of Guiding activities worldwide except Products Liability which excludes USA and Canada

The policy provides Indemnity to Principals, Cross Liabilities, Health and Safety at Work Act, Defective Premises Act, Occupiers Liability Act and liability arising for Death and Bodily injury to passengers being carried on Carnival Floats. Cover includes Ministry of Defence agreements subject to their terms and conditions.

**Employers' Liability**

Policy Number XAO-272101-6953 issued by Zurich Municipal a limit of £20,000,000 any one occurrence or series of occurrences.

**Disclaimer**

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised in this letter. Please refer to the actual policies for the full terms and conditions.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Yours faithfully,



David Briner DipCII  
Client Services Advisor  
Girlguiding Insurance Service  
For and on behalf of Aon UK Limited