



**Patrick Allison**  
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National Corporate Practice

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To whom it may concern

1 February 2017

Dear Sirs

CONFIRMATION OF INSURANCE – Equity Inspiring Learning Ltd and/or subsidiary companies; STG Travel Group Ltd, Ski Plan Travel Ltd, Equity Total Travel (Transport) Ltd, STS School Travel Service Ltd, The School Travel Group Ltd.

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 AND PRODUCTS LIABILITY**

INSURER: QBE Insurance (Europe) Limited

PRIMARY POLICY NUMBER: Y115126QBE0116A

PERIOD OF INSURANCE: 17 November 2016 to 16 November 2017 - both dates inclusive

SUM INSURED: GBP 5,000,000 any one occurrence and in the aggregate in the period of insurance for Products Liability

Including GBP 5,000,000 in respect of Abuse cover - any one occurrence and in the aggregate in the period of insurance.

DEDUCTIBLES: Public Liability GBP 15,000 any one occurrence  
Products Liability GBP 15,000 any one occurrence



**TOUR OPERATORS LIABILITY**

INSURER:	Touchstone Underwriting Limited
PRIMARY POLICY NUMBER:	TOL621006
PERIOD OF INSURANCE:	17 November 2016 to 16 November 2017 - both dates inclusive
LIMITS OF LIABILITY	<p>GBP 20,000,000 Public/Products Liability any one occurrence in respect of Public and in the aggregate in respect of Products.</p> <p>GBP 2,000,000 Professional Indemnity any one claim, all claims attributable to the same act error or omission or series of acts errors or omissions consequent upon the same original cause will be regarded as one claim.</p> <p>GBP 1,750,000 Sale of Insurance Extension</p> <p>GBP 5,000 per event Emergency Assistance</p>
DEDUCTIBLES:	<p>GBP 250.00 in respect of damage to property</p> <p>GBP 50.00 per passenger and up to GBP 250 any one occurrence whilst acting as a travel agent (Professional Indemnity)</p> <p>GBP 250.00 per passenger and up to GBP 1250 any one occurrence whilst acting as a tour operator</p> <p>GBP 1,000 each and every occurrence (Sale of Insurance Extension)</p> <p>GBP 250 per passenger (Emergency Assistance)</p>

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, appearing to read "Patrick Allison".

**Patrick Allison**  
**Client Advisor**  
**For and on behalf of**  
**Marsh Ltd**