

To whom it may concern,

22<sup>nd</sup> February 2011

**Re: RYA Combined Policy - Steve Poulton t/as Activities Away and/or Venturecareplus**

In our capacity as insurance brokers to Steve Poulton t/as Activities Away and/or Venturecareplus , we are pleased to provide the following confirmation of insurance cover arranged on their behalf:

Insurance: RYA Combined Insurance  
Insurer: Groves, John and Westrup  
Policy No: **7984749**  
Period: 19<sup>th</sup> June 2010 – 18<sup>th</sup> June 2011  
Cover: Public & Products Liability - **£5,000,000** Limit of Indemnity  
Subject to the terms and conditions of the policy

We trust this information is sufficient for your purpose.

Yours faithfully



Caroline Witek  
Account Handler

It is a legal requirement world-wide that anyone seeking a new policy of insurance/reinsurance or cover for additional risks or renewal under an existing policy, must disclose any information that might influence the insurers/reinsurers in fixing the premium or determining whether to accept the risk. Under English law, failure to do so may entitle insurers/reinsurers to avoid cover from inception and to seek repayment of paid claims. **If you are in any doubt as to whether information is material you should disclose it.**