ROMERO
SPORTS & LEISURE

Our Ref: BRITI-4

15th October 2026

TO WHOM IT MAY CONCERN

Dear Sirs

INSURED – British Hang Gliding and Paragliding Association Ltd, BHPA Competitions Ltd &/or All Members, Officers, Clubs and Employees thereof

We have been asked to provide details of our clients insurances in respect of the **Public Liability/Products Liability covers**. The details of these are as follows:-

Public Liability/Products Liability Insurance

Insurer:	Aspen Insurance UK Limited (AIUK)
Policy Number:	I0AAWU426A0B
Limit of Indemnity:	
a) Public Liability	£5,000,000 any one incident
b) Products Liability	£5,000,000 any one period of insurance
Third Party Property Damage Excess:	£250 each claim

Cover includes;
Indemnity to Principals
Indemnity to Landowners
Occupiers Liability Extension
War and Terrorism - the policy provides cover for the compulsory insurance that is required by the Civil Aviation Authority Secretary of State for Defence (Crown Indemnity) – the policy limit is increased to £7,500,000 in respect of the use of land, or aircraft, owned by the Crown (in connection with the Business)

We confirm that the policy is renewable on 1st January 2027. Cover is subject to the insurer's terms, conditions, exclusions and cancellation provisions. The information contained in this letter is based on the cover in place at the time of writing. Changes to cover may have been made during the policy period of cover. The renewal date shown represents the renewal date at the time of writing and in certain circumstances cancellation may occur before this date. This document is provided for information only. It does not alter, amend or extend the cover provided by the insurance policy.

We trust you find the above to be in order, however, should you have any further queries please do not hesitate to contact us.

Yours faithfully

Loraine Heywood ACII
Associate Director (Sports and Leisure)

Insurance Brokers Chartered

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British Insurance Brokers' Association Member

Authorised & regulated by the Financial Conduct Authority. Registered in England & Wales no. 3362483
Registered Office: Romero House, 8 Airport West, Lancaster Way, Yeadon, Leeds LS19 7ZA

Members of the British Hang Gliding and Paragliding Association (BHPA)

Insurance Product Information Document

This insurance is provided by Aspen Insurance UK Limited (AIUK) which is registered in the UK. AIUK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 01184193.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy documents which is available on request from your broker.

What is this type of insurance?
This is a Public and Products Liability Insurance Product that provides Indemnity for the Insured against bodily injury or property damage to third parties. Policy No: IoAAWU426AoB.

For further information regarding this Insurance Product, please contact:

- Romero Insurance Brokers Ltd on 0113 281 8110 or via email at enquiry@romeroinsurance.co.uk; or
- BHPA on 0116 289 4316 or via email at office@bhpa.co.uk.

What is insured?

- ✓ Legal liability arising from accidental bodily injury to any person, accidental loss of or damage to physical property and accidental obstruction, nuisance or trespass.
- ✓ Legal defence costs, including claimants' costs and expenses.
- ✓ Cover applies to the Insured, the personal representatives of the Insured and any person who is a member, officer or Employee of the BHPA
- ✓ Cover includes qualified instructional schooling activities and tandem flying.
- ✓ Cover includes the use of microlights, including single seat de-regulated (SSDR) microlights as standard.
- ✓ Covers also applies to landowners whilst the insured is using their land.
- ✓ At the Insured's request, cover can apply to any principal and any director, partner or Employee.
- ✓ Personal liability for any director or partner of the Insured or Employee or their spouse while temporarily outside the normal country of residence for the sole purpose of an agreed BHPA activity.
- ✓ Bodily injury or loss of or damage to physical property caused by one member to another member.
- ✓ Legal defence costs for the defence of or appeal against any criminal proceedings in respect of a breach of Part II of the Consumer Protection Act 1987, the Health and Safety at Work Act 1974 and the Corporate Manslaughter and Corporate Homicide Act 2007.
- ✓ The policy provides cover for the compulsory insurance that is required by the Civil Aviation Authority.
- ✓ Please refer to an officer of the BHPA or Romero Insurance Brokers Ltd for further details on what is insured.

What is not insured?

- × The first £250 of any claim in respect of third party property damage.
- × Bodily Injury to any Employee.
- × Any loss arising directly or indirectly as a result of a Glider being used for an illegal purpose or being piloted by any person other than the Insured.
- × Any loss of or damage to physical property owned by or in the care, custody or control of the Insured
- × Asbestos, Financial Loss, termination of employment,
- × Any consequence of invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power.
- × Please refer to an officer of the BHPA or Romero Insurance Brokers Ltd for further details on what is not insured.

Are there any restrictions on cover?

! All activities outside England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man are restricted to a maximum of 120 days during any one period of insurance.

! Members, officers and clubs of the Insured must comply with all rules, regulations and operating procedures of the BHPA.

! If the Insured comprises more than one party the Insurer will provide indemnity to each in the same manner and to the same extent as if a separate Policy had been issued to each. Provided that the total amount payable in respect of compensation shall not exceed the Limit of Indemnity.

! Compensation for court attendance is limited to £250 per day for any of your directors/officers and £100 per day for any other employees.

! Please refer to an officer of the BHPA or Romero Insurance Brokers Ltd for further restrictions on cover.

Where am I covered?

✓ Anywhere in the World excluding USA and Canada.

What are my obligations?

– Read the policy documents to make sure that the cover meets your needs and that the terms, exclusions and conditions are understood.

– Give complete and accurate answers to any questions that are asked by the Insurer relating to the insurance, both at the beginning of the period of the insurance or when making changes to the policy,

– Give notice to the Insurer as soon as reasonably practicable of any alteration which materially affects the risks covered by this Policy.

– Observe and adhere to the terms, exclusions and conditions of the Policy.

– Take reasonable precautions to prevent any occurrence which may give rise to liability under this Policy and to maintain all buildings, furnishings, ways, works, machinery, plant and vehicles in sound condition and to act in accordance with all statutory obligations and regulations.

– As soon as possible after discovery cause any defect or danger to be made good or remedied.

– Comply with the Claims Conditions stated in the policy (Condition 4 and 5) in the event of a claim or an incident that could give rise to a claim under this Policy.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount paid, or cancellation/alteration to the Policy.

When and how do I pay?

– Payment for this insurance policy is included within the Membership Fee paid to the BHPA.

When does the cover start and end?

– This insurance cover is provided for the period stated in the Policy Schedule.

How do I cancel the contract?

– There is no cancellation provision in the policy.