

**TO WHOM IT MAY CONCERN**

06 May 2026

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

**Insured Details:**

Name(s) **Northamptonshire Association of Youth Clubs aka NAYC and Action Centres UK Ltd aka Action Centres UK**

Our Ref **1484757**

Business Description **Registered charity working to support, help and educate young people through delivering social, sporting and leisure-time activities including operating outdoor activity centres and conference facilities. Youth club membership body. Non hazardous fundraising. Property Owner**

**Employers Liability**

Insurer: Intact Insurance UK Limited  
Policy number: RKL23407/04/1300  
Cover period: 14<sup>th</sup> April 2026 to 13<sup>th</sup> April 2027  
Indemnity limit: £10,000,000  
Basis of Limit: Any one occurrence  
Inner Limit if Applicable: £5,000,000 in respect of Terrorism

**Public Liability**

Insurer: Intact Insurance UK Limited  
Policy number: RKL23407/04/1300  
Cover period: 14<sup>th</sup> April 2026 to 13<sup>th</sup> April 2027  
Indemnity limit: £10,000,000  
Basis of Limit: Any one occurrence

**Products Liability**

Insurer: Intact Insurance UK Limited  
Policy number: RKL23407/04/1300  
Cover period: 14<sup>th</sup> April 2026 to 13<sup>th</sup> April 2027  
Indemnity limit: £10,000,000  
Basis of Limit: In the aggregate

**Professional Indemnity**

Insurer: Intact Insurance UK Limited  
Policy number: RKL23407/04/1300  
Cover period: 14<sup>th</sup> April 2026 to 13<sup>th</sup> April 2027  
Indemnity limit: £1,000,000  
Basis of Limit: In the aggregate

### **Excess Employers Liability**

Insurer:	American International Group UK Limited
Policy number:	0021904728
Cover period:	14 <sup>th</sup> April 2026 to 13 <sup>th</sup> April 2027
Excess layer:	£10,000,000
Layer limit of indemnity (Intact):	£10,000,000
Basis of Limit:	Any one occurrence

### **Excess Public and Products Liability**

Insurer:	American International Group UK Limited
Policy number:	0021904728
Cover period:	14 <sup>th</sup> April 2026 to 13 <sup>th</sup> April 2027
Excess layer:	£10,000,000
Layer limit of indemnity (Intact):	£10,000,000
Basis of Limit:	Any one occurrence in respect of Public Liability In the aggregate in respect of Products Liability

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully,

*Ruth Adams*

**Ruth Adams MBA, ACII**  
**Account Manager**

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