BRITISH CAVING ASSOCIATION

PUBLIC LIABILITY INSURANCE SCHEME

SUMMARY OF INSURANCE

It is hereby confirmed that the organisation named below is a member of the Association's Public Liability Insurance Scheme.

The policy provides indemnity if the insured becomes legally liable in respect of accidental third party injury or damage to third party property during the Period of Insurance and in connection with the insured's activities as follows:-

"Cave, karst and mine research, exploration and surveying, equipment testing, publishing and photography, caving for a pastime and bolting, associated outdoor pursuits with instruction and other activities relative to the general encouragement of scientific and sporting caving/mine research".

Examples of activities covered by the Policy include:-

- sporting caving, cave diving, cave exploration and scientific research
- the entry, exploration of and scientific endeavour in mines and quarries and other associated man-made features both above and below ground
- use of explosives provided they are obtained, stored and used within the terms of current legislation
- · claims arising from the use of property, whether owned or leased

the policy also includes "Member to Member" claims for incidents not involving cave diving and/or the use of explosives

The policy indemnifies landowners and occupiers whose land the insured needs to cross to gain entry or access to caves, mines, etc.

Policy limit of indemnity:- £ 2,000,000 any one occurrence

Period of Insurance:- 1 January 2005 to 31 December 2005

Name of insured Cave Diving Group

organisation:

Certificate number: 05C0735

Details of Land and n/a

Ownership: (if applicable)

Cover is subject to the policy terms, conditions and exclusions, details of which may be obtained from the address below.

Signed for and on behalf of the British Caving Association:-

Date of issue: 5 February 2005