

**To Whom It May Concern**  
**Combined Liability Insurance**  
**Bowreed Limited**

This is to confirm that we act as insurance intermediary for the above named and have arranged insurance as summarised below:

Policyholder:	Bowreed Limited
Business Description (main):	Musicians, Bands & Orchestras up to 25 members
Business Description (supplemental):	Function band (ceilidh)
Insurer:	Hiscox Insurance Company Limited
Policy Number:	STM3/2270
Period of Insurance:	01/03/2026 to 28/02/2027, both dates inclusive

**Employers' Liability Insurance**

Limit of Indemnity:	£10,000,000
Territorial Limits:	Worldwide
Jurisdiction:	United Kingdom, the Channel Islands and the Isle of Man

**Public Liability Insurance**

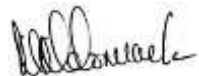
Limit of Indemnity:	£10,000,000
Indemnity to Principal:	Included
Use of Heat:	Excluded
Height Limit:	3 metres
Territorial Limits:	Worldwide
Jurisdiction:	United Kingdom, the Channel Islands and the Isle of Man

**Products Liability Insurance**

Limit of Indemnity:	£10,000,000
Indemnity to Principal:	Included
Territorial Limits:	Worldwide
Jurisdiction:	United Kingdom, the Channel Islands and the Isle of Man

In some circumstances, such as non-payment of any premiums due, cancellation may occur before the natural expiry date of the policy. We would be pleased to confirm the present position upon request.

Yours sincerely,



**Mike McCormack**  
**Director**

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