Gallagher

Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

Our Ref **9649425**

30 September 2025

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) **HB Education Ltd, PGL Group Ltd, European Study Tours Limited, NST Holdings Ltd, NST Travel Group Ltd**

Employers Liability	
Insurer:	Aviva Insurance Limited
Policy number:	100719673CLP
Cover period:	1st October 2025 to 30th September 2026
Indemnity limit:	£25,000,000 any one claim or series of claims arising out of one incident inclusive of all costs and expenses reducing to £5,000,000 million in respect of Bodily Injury relating to Terrorism Limit is made up to £10,000,000 Aviva, and £15,000,000 excess with Aspen Insurance UK Ltd.

Public/Products Liability including Tour Operators Liability	
Insurer:	Berkshire Hathaway Specialty Insurance
Policy number:	49-ECA-331272-01
Cover period:	1st October 2025 to 30th September 2026
Indemnity limit:	**Public Liability** £30,000,000 each and every occurrence **Products Liability** £30,000,000 each and every occurrence and in the annual aggregate. Limit is made up to £10,000,000 BHSI, and £20,000,000 excess with Aspen Insurance UK Ltd.
Excess:	£10,000 any one occurrence including costs and expenses

Professional Indemnity	
Insurer:	Berkshire Hathaway Specialty Insurance
Policy number:	49-ECA-331272-01
Cover period:	1st October 2025 to 30th September 2026
Indemnity limit:	£1,000,000 each and every occurrence and in the annual aggregate
Excess:	£10,000 or 10% whichever is the greater of each and every Occurrence including Defence Costs

The detailed insurance policies include a General Indemnity to Principals Clause or equivalent.

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

Adam Mace

Email: Adam_Mace@ajg.com