



To Whom It May Concern

1<sup>st</sup> August 2024

Dear Sirs

**University of Cambridge – Confirmation of Insurance**

This letter together with the attached certificates confirms that the following insurance covers are in place for the University of Cambridge for the period 1 August 2024 to 31 July 2025.

Employers' Liability	£50,000,000 any one occurrence
Public and Products Liability	£50,000,000 any one occurrence
Professional Indemnity	£10,000,000 any one occurrence and in the aggregate

The cover provided is subject to the relevant insurance policy terms and conditions.

Yours faithfully

**Nicky Routh**  
Head of Group Insurance

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## The Insurances

**Insured:** **The Chancellor, Masters and Scholars of the University of Cambridge and Subsidiary Companies**

### Employers' Liability Insurance

**Insurer:** Zurich Municipal  
**Renewal Date:** 31 July 2025  
**Policy Number:** NHE-19CA01-0013  
**Limit of Indemnity:** GBP 50,000,000 any one occurrence or series of occurrences consequent on or attributable to one source or original cause

### Public/Products Liability Insurance

**Insurer:** Zurich Municipal  
**Renewal Date:** 31 July 2025  
**Policy Number:** NHE-19CA01-0013  
**Limit of Indemnity:** GBP 50,000,000 any one occurrence and in the annual aggregate in respect of Products

N.B - All of the Insurances are subject to their specific policy terms, conditions and exceptions

**The Insurances**

**Insured:** The Chancellor, Masters and Scholars of the University of Cambridge and Subsidiary Companies

**Professional Indemnity Insurance**

**Insurance type:** Professional Indemnity Insurance  
**Period:** 1 August 2024 to 31 July 2025  
**Insurer:** Markel International Insurance Company and Berkshire Hathaway Insurance Company  
**Policy Number:** B1262F11853821  
**Limit of Indemnity:** GBP 5,000,000 any one occurrence and in the aggregate (including costs and expenses) notified during the period of insurance  
**Deductibles:**

- GBP 5,000 each and every student including costs and expenses in respect of claims arising directly or indirectly from COVID
- Insured’s contribution for all other claims GBP 50,000 each and every claim

**Insurance type:** Professional Indemnity Insurance – Excess Layer  
**Period:** 1 August 2024 to 31 July 2025  
**Insurer:** Tokio Marine Kiln  
**Policy Number:** B1262F11853923  
**Limit of Indemnity:** GBP 5,000,000 any one occurrence and in the aggregate (including costs and expenses) notified during the period of insurance  
**Deductibles:**

- Insured’s contribution for claims GBP 50,000 each and every claim

N.B - All of the Insurances are subject to their specific policy terms, conditions and exceptions