

**To Whom It May Concern**

2 February 2026

**Confirmation of Insurance – IGA Independent Gymnastics Limited**

We act as the Insurance Broker for the above-named client and have arranged insurance(s) on their behalf as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

<b>INSURED:</b>	IGA Independent Gymnastics Limited, including all Affiliated Clubs & Members
<b>PERIOD OF INSURANCE:</b>	05/02/2026 to 04/02/2027 (inclusive)
<b>PERMITTED ACTIVITIES:</b>	<ul style="list-style-type: none"><li>• Gymnastics (gymnastics for all)</li><li>• Trampolining</li><li>• Cheerleading</li><li>• Women's gymnastics</li><li>• Pre-school gymnastics</li><li>• Acrobatic Gymnastics</li><li>• Men's gymnastics</li><li>• Tumbling</li><li>• Rhythmic</li><li>• Team gym</li><li>• Double mini tramp – double mini trampoline involves a smaller trampoline with a run up</li><li>• Cover is extended to include 3 free taster sessions (coaches will closely supervise them on these sessions)</li><li>• Freestyle Gymnastics</li><li>• Birthday Parties</li><li>• Holiday clubs</li></ul>



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No.307511)

A business of Marsh McLennan

**Public Liability, Products Liability, Professional Indemnity & Employers Liability**

**Insurer** ActiveRisk Europe Gbmh on behalf of Allianz Global Corporate & Speciality SE under contract number GBT002257240W

**Policy number** PLON99/0120068

**Limit of indemnity:**

Public Liability	€6,500,000 any one occurrence, reduced to €2,500,000 in respect of Abuse
Products Liability*	€6,500,000 in the aggregate
Employers Liability*	€10,000,000 any one occurrence
Professional Indemnity*	€1,300,000 any one claim limited to €1,300,000 in the aggregate
Retro Date	05/02/2025
Excess	€500 Third Party Property Damage claims

\* Cover not applicable to Members

**Principal Exclusions:**

- Criminal Acts/Acts with an intention to cause harm
- Ownership, use or possession of any mechanically propelled vehicle, aircraft, hovercraft, or waterborne craft
- Damage to own property
- Incidents known to you but not reported to insurers or prior to joining Independent Gymnastics
- Communicable Disease Exclusion
- Parkour activity

**Principal Conditions:****SUB-CONTRACTORS CONDITION**

All sub-contractors engaged by You shall have in force and effect Public Liability Insurance for third party Bodily Injury or Damage to Property with a minimum limit of indemnity limit of €6,500,000 throughout the duration of their contract with You. You shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract. Sub-Contractors are only covered whilst representing the insured.

**COACHING CONDITION**

In respect of sports coaching, all coaches must be suitably qualified to coach the sport in question in accordance with the relevant recognised national governing body requirements, or where such a formal qualification does not exist, coaches must possess a minimum of three years' practical coaching experience for the sport in question.

**COMMUNICABLE DISEASE EXCLUSION**

This exclusion is applicable to the Public & Products Liability Section only. It is understood and agreed that this Policy does not cover any loss caused directly or indirectly, contributed to, by, or attributable to a Communicable Disease or fear or threat of a Communicable Disease. Communicable Disease means any disease capable of being transmitted from an infected person or species to a susceptible host, either directly or indirectly.



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## **GYMNAStic AND TRAMPOLINING COACHING CONDITION**

It is a condition of this Insurance that the IGA Ireland qualification requirements or an equivalent are complied with as follows:

The Insured must comply with IGA Ireland guidelines for detailing and setting out all gymnastics activities.

All coaches must be adequately qualified in line with relevant Gymnastics Qualifications.

All Assistant Coaches must be supervised by a qualified Coach.

The Insured must have at least one designated Coach to a minimum Level 2 qualification responsible for detailing and setting out all gymnastics activities. All other coaches must be to a minimum Level 2 qualified. All Level 1 Assistant Coaches must be supervised by a Coach qualified to a minimum of Level 2.

All Coaches must be qualified to the level of performance of the participants in the specific discipline of the Sport.

A maximum Coach to participant supervision ratio of 1:16 shall not be exceeded at any time;

A maximum of 8 participants to any apparatus/station/trampoline;

Each assistant Coach may supervise up to 8 participants in addition to the lead Coach group of 16 (e.g. a total of 24 participants for a lead Coach and assistant Coach).

It is a further condition of this insurance that in respect of Trampolining:

All instructors must hold a current recognised trampolining qualification for the level and skill set they are coaching;

An experienced spotter, of suitable size to the participant, must be in place at each trampoline

A maximum of 1 individual person/participant should be on a trampoline at any time

Operation of trampolines must be carried out in accordance with relevant manufacturers guidelines

Nonslip socks or trampoline shoes should be worn.

## **Tasting session condition**

Each prospective individual member is allowed to have up to 3 trial sessions with a Club before joining as a full member. The prospective member is indemnified from a PL perspective whilst they are on the taster sessions.

## **Claims:**

In the event of an accident or any circumstance likely to give rise to a claim, you must notify Marsh Sport immediately (Email – [marshsport@marsh.com](mailto:marshsport@marsh.com)). You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or later / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.



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No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers

We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

Yours sincerely,

*Natalie Wale*

**Natalie Wale**

Head of National Governing Bodies



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