To whom it may concern

29 November 2018

Dear Sirs

CONFIRMATION OF INSURANCE – Graduation Topco Ltd & subsidiary companies; Graduation Midco Ltd (non-trader), Graduation Interco Ltd (non-trader), Graduation Holdco Ltd (non-trader), Graduation Bidco Ltd (holding company), Inspiring Learning Services Ltd (holding company), Inspiring Learning Limited (holding company), Inspiring Learning (Holdings) Limited (holding company), Kingswood Learning and Leisure Group Ltd, Camp Beaumont Day Care Ltd, Kingswood Colomendy Ltd, Britannia Coach Services Limited and Skern Lodge Limited.

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

EMPLOYERS LIABILITY

INSURER: Liberty Mutual Insurance
POLICY NUMBER: 1000284017-02
PERIOD OF INSURANCE: 1 December 2018 to 30 November 2019 (both days inclusive)
LIMIT OF LIABILITY: GBP10,000,000 any one event

PRIMARY PUBLIC AND PRODUCTS LIABILITY

INSURER: Liberty Mutual Insurance
POLICY NUMBER: 1000284017-02
PERIOD OF INSURANCE: 1 December 2018 to 30 November 2019 (both dates inclusive)
LIMIT OF LIABILITY: GBP 5,000,000 any one event and in the aggregate in the period of insurance for Products Liability

Including Abuse Clause extension - GBP 5,000,000 in respect of Abuse cover - in the aggregate in the period of insurance.

DEDUCTIBLES:
Public Liability GBP 15,000 each and every claim
Products Liability GBP 15,000 each and every claim
GBP5,000 in respect of Camp Beaumont

EXCLUSIONS:
Tour Operators Liability
EXCESS PUBLIC AND PRODUCTS LIABILITY

INSURER: Chubb European Group Limited
POLICY NUMBER: UKCASC87975
PERIOD OF INSURANCE: 1 December 2018 to 30 November 2019 (both days inclusive)
LIMIT OF INDEMNITY: GBP 35,000,000 any one occurrence and in the aggregate in the period of insurance for Products Liability

In excess of the Primary Public and Products Liability Limit of Indemnity of GBP 5,000,000

EXCLUSIONS:
Abuse
Tour Operators Liability

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

This letter is issued as a matter of information only and confers no right upon you 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.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully

Frances Crowther

Frances Crowther
Client Advisor