

To Whom It May Concern,

27th February 2026

Dear Sirs,

RE: Winander Group Holdings Ltd & Subsidiary Companies Windemere Lake Cruises Ltd, Winander Leisure Ltd

Our Reference: 80925948

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

Business Description

Tourist attraction operators for Lake Windemere and Property Owners

Employers Liability

Insurer:	International General Insurance Company (UK) Ltd
Policy Reference:	00879425
Cover period:	1 st March 2026 to 28 th February 2027
Details:	Legal liability in respect of the death, bodily injury, illness or disease sustained by any employee arising out of and in the course of his employment with a limit of GBP10,000,000 any one occurrence or series of occurrences arising out of the same cause including costs, including principals clause.

Public Liability & Products Liability

Insurer:	International General Insurance Company (UK) Ltd
Policy Reference:	00879425
Cover period:	1 st March 2026 to 28 th February 2027
Details:	The insured's legal liability for death of or injury sustained by third parties and/or damage to third parties and/or damage to third party property arising out of the insured's business with an indemnity limit of GBP10,000,000 any one accident but unlimited in any year (aggregate for Products Liability) including principals clause.
Third Party Property Damage Excess:	£500



Broker at **LLOYDS**



Everard Insurance Brokers
Spargo House, 10 Budshead Way, Plymouth, PL6 5FE

Web: www.jameshallam.co.uk

Tel: 01752 670440

Registered in England Company No. 1632840
Registered office: 156 South Street, Dorking, Surrey RH4 2HF
Everard Insurance Brokers is a trading name of James Hallam Limited
James Hallam Limited is authorised and regulated by the Financial Conduct Authority
Registration number 134435

Marine Liability

Insurer:	International General Insurance Company (UK) Ltd
Policy Reference:	00879425
Cover period:	1 st March 2026 to 28 th February 2027
Details:	The insured's legal liability for death of or injury sustained by third parties and/or damage to third parties and/or damage to third party property arising out of the insured's business with an indemnity limit of GBP10,000,000 any one accident but unlimited in any year (aggregate for Products Liability) including principals clause.
Third Party Property Damage Excess:	Hire Boats £5,000 Each and Every Claim Rowing Boats £500 Each and Every Claim

Subjectivities

The full terms and conditions of the above covers are set out in the relevant insurance policy/policies and the statement above is for information purposes only.

The above information is provided in good faith based on the arrangements at the time of writing. The expiry date shown represents the normal expiry date of the policy, which may change according to the circumstances.

We trust that you will find the above all in order, however, please do not hesitate to contact us if you require any further assistance.

Yours faithfully,



Michael Morris
Marine Trades Account Executive
Tel: 01752 675472
Email: mike.morris@everardinsurance.co.uk