14 October 2026

To Whom It May Concern,

Confirmation of Insurance – Lakeside and Haverthwaite Railway Company Limited

Our Client: Lakeside and Haverthwaite Railway Company Limited (the **"Insured"**)
Business Description: Railway Company & Railway Preservationists, Visitor Attraction including Café, Education and Conference Facilities, Children's Play Area, Land & Property Owners
Our Reference: 9765145

We are appointed as insurance brokers to the Insured.

Subject to the notes below, as at the date of this letter, we confirm the following insurances and details with respect of the Insured (the **"Insurances"**).

Employers Liability

Insurer:	Giant Risk Solutions Ltd underwritten by Convex Insurance UK Limited
Policy number:	CV/SL105803836
Cover period:	30th September 2026 to 29th September 2027
Indemnity limit:	£10,000,000

This section provides cover for the Insured's Legal Liability to their employees for death, injury or disease sustained during the course of their employment in the business and is required by law.

This section includes:-	Indemnity to any Principal	Yes

Public Liability

Insurer:	Giant Risk Solutions Ltd underwritten by Convex Insurance UK Limited
Policy number:	CV/SL105803836
Cover period:	30th September 2026 to 29th September 2027
Indemnity limit:	£5,000,000

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

This section includes:-	Indemnity to any Principal	Yes

PIB Insurance Brokers is a trading style of PIB Risk Services Limited. PIB Risk Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 120333. The main permitted activity is regulated in England & Wales. Company Registration Number 2082786. Registered Office: Kessington's Business Park, Yard Cott Road, Retford, Nottinghamshire, DN22 7SA. VAT No. 245758350

Products Liability

Insurer:	Giant Risk Solutions Ltd underwritten by Convex Insurance UK Limited
Policy number:	CV/SL105803836
Cover period:	30th September 2026 to 29th September 2027
Indemnity limit:	£5,000,000

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

Public and Products Liability (Excess Layer)

Insurer:	Bridge Specialty International Limited underwritten by Munich Re Syndicate Ltd
Policy number:	B0719102251842
Cover period:	30th September 2026 to 29th September 2027
Excess layer:	£2,500,000
Total limit of indemnity:	£7,500,000

Notes

1. We have placed the Insurances which are the subject of this letter after consultation with the client and based upon the client's instructions only.

2. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

3. This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy.

4. The Insurances and the statements in this letter are subject to all terms, conditions, limitations, exclusions and cancellation provisions and warranties as set out in the Insurances.

5. Limits shown may have been reduced by paid claims.

6. 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 Insurances.

7. This letter is given on the condition that you forever waive any and all liability against us arising out of or in connection with it and/or the placement of the Insurances and we assume no obligations to you. We do not limit our liability for fraud, or in respect of any liabilities which cannot lawfully be limited or excluded.

8. No person shall have any rights arising out of this letter under the Contracts (Rights of Third Parties) Act 1999.

9. This letter and any non-contractual obligations arising out of or in connection with it are governed by the law of England and Wales and any dispute arising out of or in connection with it shall be subject to the exclusive jurisdiction of the court of England and Wales.

Yours faithfully,

Patsy Atkinson
Corporate Account Handler
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