TO WHOM IT MAY CONCERN **31/03/2026**

Dear Sirs

Institute of Registered Veterinary and Animal Physiotherapists:
Grainne Ni Chaba-Byrne - Newmarket Equine Physiotherapy

We are writing to confirm brief details of our Clients' insurance cover for your information as follows.

Public/Products Liability

Insurer:	Markel International Insurance Company Limited
Policy Number:	IRVA01AM02/AM/7/000055
Expiry Date:	30th March 2027
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business, including products sold or supplied
Limit of Indemnity:	£5,000,000 any one occurrence
Excess:	Nil

We can confirm that cover includes the Indemnity to Principals Clause

Professional Indemnity

Insurer:	Markel International Insurance Company Limited
Policy Number:	IRVA01AM02/AM/7/000055
Expiry Date:	30th March 2027
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured and their employees in the conduct and execution of their professional activities.
Limit of Indemnity:	£5,000,000 any one claim and in the aggregate any one period of insurance
Excess:	Nil

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

Mary Hemming
Account Handler
01926 439485
mary.hemming@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.