

TO WHOM IT MAY CONCERN

1st August 2026

Dear Sir/Madam

CARDIFF UNIVERSITY AND ALL ITS SUBSIDIARY COMPANIES

We confirm that the above Institution is a Member of U.M. Association Limited and that the following covers are currently in place:

EMPLOYERS' LIABILITY

Certificate No.	Y016458QBE0126A/165
Period of Indemnity	1 st August 2026 to 31 st July 2027
Limits of Indemnity	£10,000,000 Primary Limit any one event unlimited in the aggregate £40,000,000 Excess Limit
Includes	Indemnity to Principal
Covers provided by	QBE UK Limited (Primary Limit) U.M. Association Limited (Excess Limit)

PUBLIC AND PRODUCTS LIABILITY

Certificate of Entry No.	UM165/13
Period of Indemnity	1 st August 2026 to 31 st July 2027
Includes	Indemnity to Principal
Limit of Indemnity	£50,000,000 any one event and in the aggregate in respect of Products Liability and unlimited in the aggregate in respect of Public Liability
Cover provided by	U.M. Association Limited

If you have any queries in respect of the above details, please do not hesitate to contact us.

Yours faithfully



James Roberts
For U.M. Association Limited

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U.M. Association Ltd (registered in England & Wales, no. 2731799) is the Appointed Representative (FCA firm reference no. 417806) of Hasilwood Management Services Ltd (registered in England & Wales, no. 9295343) which is authorised and regulated by the Financial Conduct Authority (FCA firm reference no. 665752). Hasilwood Management Services Ltd is a wholly-owned subsidiary of U.M. Association Ltd and it provides insurance intermediary services on a non-advised basis to members of U.M. Association Ltd. The registered address of both companies is 5 St Helen's Place, London, EC3A 6AB. Hasilwood Management Services Ltd VAT Registration Number: 212249835.

