

**TO WHOM IT MAY CONCERN**

31 December 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

**Insured Details:**

Name(s) **Colchester Zoological Society & Colchester Zoo Enterprises Limited**

Postal Address **Colchester Zoo Ltd, Maldon Road, Stanway, Colchester, Essex, CO3 0SL, United Kingdom**

Our Ref **66358489**

Business Description **Zoological Gardens, Property Owners, Promoters, Educators and Fundraisers for Conservation Research**

**Employers Liability (Primary Layer)**

Insurer: QBE UK Ltd t/a QBE European Operations  
Policy number: Y095064QBE0126A  
Cover period: 1st January 2026 to 31st December 2026  
Indemnity limit: £10,000,000 any one occurrence

**Public Liability**

Insurer: QBE UK Ltd t/a QBE European Operations  
Policy number: Y095064QBE0126A  
Cover period: 1st January 2026 to 31st December 2026  
Indemnity limit: £10,000,000 any one occurrence  
Excess: £1,000

**Products Liability**

Insurer: QBE UK Ltd t/a QBE European Operations  
Policy number: Y095064QBE0126A  
Cover period: 1st January 2026 to 31st December 2026  
Indemnity limit: £10,000,000 any one occurrence and in the aggregate  
Excess: £1,000

**Employers Liability (Excess Layer)**

Insurer: American International Group UK Limited  
Policy number: 0021907188  
Cover period: 1st January 2026 to 31st December 2026  
Excess layer: £5,000,000 any one occurrence  
Layer limit of indemnity: £10,000,000 any one occurrence

#### **Public and Products Liability (Excess Layer)**

Insurer:	American International Group UK Limited
Policy number:	0021907188
Cover period:	1st January 2026 to 31st December 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£10,000,000
Basis of Limit:	Any one occurrence in respect of Public Liability and In the aggregate in respect of Products Liability

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

**Lynne Jackson**

Account Handler – Theme Park and Leisure Attractions

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