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## To Whom It May Concern

1<sup>st</sup> September 2025

Dear Sirs

### Re: Confirmation of Liability Insurance – The Liverpool Football Club and Athletic Grounds Limited

We act as Insurance Brokers to the FA Premier League Limited and its Member Clubs and, as such, can confirm that the following insurance arrangements are in place for The Liverpool Football Club and Athletic Grounds Limited and their respective subsidiary companies:

<b>Cover:</b>	<b>Employer's Liability</b> £10,000,000 any one occurrence
	<b>Public Liability</b> £10,000,000 any one occurrence/unlimited in the period
	<b>Product Liability</b> £10,000,000 any one occurrence and in all
	<b>Professional Indemnity</b> £500,000 any one occurrence and in all
<b>Territorial Limits:</b>	Worldwide
<b>Insurers:</b>	Sompo International & Others
<b>Policy Number:</b>	LCA307141302
<b>Policy Period:</b>	1 <sup>st</sup> September 2025 to 31 <sup>st</sup> August 2026

As regards Additional Insureds, the policy contains an Indemnity to Principals extension and a Waiver of subrogation extension on both the Employer's and Public/Product Liability sections as stated below:

**Principals**

*The **Insurer** will indemnify any party including any principal whom, under contract or agreement, the **Insured** has agreed to indemnify and/or insure but only to the extent required by such contract or agreement and only to the extent that liability arises solely out of the work performed for the principal by or on behalf of the **Insured** and provided that:*

- a) such party shall, as though they were the **Insured**, observe, fulfil and be subject to the terms and conditions of this **Policy** in so far as they can apply; and*
- b) the **Insurer's** liability under this clause shall in no way operate to increase the **limit of indemnity** or any applicable **sub-limit of indemnity**;*

**Waiver of subrogation**

*In respect of contracts or agreements which impose upon the **Insured** conditions waiving the rights of the **Insured** to recover from any other party, the **Insurer** agrees to the extent required by such contract or agreement to waive any rights of subrogation to which it might otherwise have been entitled in such circumstances in respect of any payments which it may make under this **Policy***

*For the purpose of this clause, subrogation means the right of the **Insurer** who has granted indemnity to take over any recovery rights the **Insured** may have against third parties liable for the same loss.*

Should any further information be required, please do not hesitate to contact the writer.

Yours faithfully



Stephen Moore  
Account Executive

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