

SUMMARY OF INSURANCE COVER FOR INFORMATION ONLY

Cover operates in respect of UK based clubs as arranged by the Associations Insurance Broker, Stuart Alexander Ltd (01784-427300)

Public & Products Liability (UK Jurisdiction) – Axa Insurance

Public Liability cover exists to provide an Indemnity for Legal Liability to members of the public following accidental injury or damage to material property. Cover is limited to £5m per claim.

Product Liability is limited to £5m in any one period of insurance and operates in respect of Liability following accidental injury or damage to material property caused by supply of Products.

Insurance is aimed at covering the association as a “Ladies Social Organisation”. It is not the intention to include hazardous fund raising or activities which should be referred to Stuart Alexander for specific consideration.

A £500 excess applies in respect of loss or damage to property and the policy cover extends to include member to member liability.

All Risks Club Property – Axa Insurance

Insurance cover is provided within the Great Britain only in respect of miscellaneous (individual) club property up to a total value of £52,126, but restricted to a maximum of £2,100 per item.

In addition to the above Miscellaneous Regalia & all other club products (shop stock) is insured at £10,000

All risks insurance cover is subject to a £50 excess. Terrorism is excluded and Goods Posted or by courier or other commercial carrier is not requested or granted nor Money risks.

Insurance does not cover loss or damage by theft from any unattended motor vehicle unless the property is kept within a securely locked boot of a vehicle or the vehicle is in a securely locked garage.

Please note that the above is merely the briefest synopsis of the policy wording and not intended to be a substitute for the document issued by insurers which is lodged with the association's Treasurer. A copy may be sent electronically to clubs making a formal written request to Stuart Alexander Ltd, 33-35 Woodthorpe Road, Ashford, Middlesex TW15 2RP.