



# Federation of Model Engineering Societies Club & Society Insurance Scheme

Arranged by Walker Midgley Insurance Brokers & Underwritten by Travelers Insurance Company Ltd

## Individual Club Members Certificate of Public Liability Insurance



### Name & Address of Insured:

The Association of 16mm Narrow Gauge Modellers Ltd and/or individual members for their respective rights and interests 15 Greenacre Close  
Northam  
Bideford  
Devon  
EX39 1DA

**Insurer:** Travelers Insurance Company Ltd **Policy Number:** WM004818MESS **Period of Insurance:** 01 June 2025 to 31 May 2026

**Limit of indemnity:** The maximum amount we will pay under this extension is £1,000,000 per claim and £2,000,000 in annual aggregate per policy (inc. sparks & ashes and boiler explosion) where the member named below is carrying out model and model engineering activities in their personal capacity

Subject otherwise to all terms, conditions and exclusions of the policy

**Boilers or other Pressure Vessels Explosion:** Liability arising out of the explosion of any boiler or other pressure vessel (but this does not include any boiler used for domestic purposes only on the premises or of any other boiler or economiser fixed in the premises), belonging to or under your control, provided:

- (i) the boiler or pressure vessel concerned has at the time of the incident a valid boiler or pressure vessel test certificate as follows:
- (a) a valid examination certificate issued against a suitable Written Scheme of Examination under the Pressure Systems Safety Regulations 2000;
  - (b) a valid examination certificate issued by a person or body appearing on The National Traction Engine Trust register of Boiler Inspectors; or
  - (c) a valid hydraulic test certificate and a valid steam test certificate both issued following examinations conforming with the Examination and Testing of Miniature Steam Boilers (New Edition 2006) or any subsequent revision (only applicable to boilers under 1100 bar litres).
- (ii) the boiler or pressure vessel concerned does not have a capacity greater than 3 bar litres or is a gas tank with a capacity no greater than 250ml; or
- (iii) the boiler or pressure vessel concerned is undergoing a test by a competent boiler inspector, (when, for the avoidance of doubt, cover shall be in force whether or not a valid examination certificate has been issued).

**Model Locomotive Use and Drivers** Liability arising out of the driving of any model locomotive where any model locomotive is being driven by and in accordance with, the following:

- (a) By any driver authorised by you aged 16 or over, and who may carry passengers either gratuitously or fare paying, provided the driver receives no remuneration either monetary or in kind other than for reasonable out of pocket expenses or supply of fuel.
  - (b) By any driver authorised by you under the age of 16, who is not carrying as passengers members of the public, whether gratuitously or fare paying, but who may carry as passengers:
- (i) fellow members or members of another model engineering club or society; or (ii) members of their own family; providing the driver under the age 16 is supervised by a responsible and competent driver age 16 or over, and all reasonable precautions are taken.
- (c) By any driver authorised by you who is driving for the purposes of a locomotive driver or engine management experience or training whether gratuitous or otherwise provided the person undergoing locomotive driver or engine management experience or training is attended at all times by a competent person appointed by you.

**Watercraft, Vessels or Crafts:** Liability arising out of the covered person's ownership, possession, or use of any vessel or craft made or intended to float on or in, or travel through, water, air, or space:

- (a) any watercraft not exceeding 10 metres in length, but this does not include power boats used for racing other than model power boats which are not designed to carry a person, or (b) any non-powered watercraft.
  - (c) any UAV, as defined below in this provision, provided that:
- (i) where appropriate covered person complies with the operating and licensing provisions of the Civil Aviation Authority in respect of the use of the UAV in the United Kingdom, including compliance with the Air Navigation Order 2016 or any subsequent amending or replacing legislation act regulation or order; (ii) the operator of the UAV:
1. has obtained the appropriate qualification, where required from the Civil Aviation Authority, that assesses the competence of a person operating a UAV, or where not required is specifically trained in its operation; and
  2. complies with the Drone Code as published by Dronesafe.uk or any subsequent amending or replacing guidance; (iii) the UAV is operated within the airspace of United Kingdom;
- (iv) the UAV is not a military vehicle and does not carry weapons of any kind and is not being used for military purposes or in any way involving military purposes; and (v) the UAV is not being used to transport or deliver anything.

Examined and Countersigned 16/05/2025

### Confirmation of Membership

I hereby certify that \_\_\_\_\_ is a fully paid up member of this Club/Society and has Public Liability insurance under the above Club/Society's policy as evidenced by the issue of this certificate to include modelling and model engineering activities of all and every kind undertaken by him/her in a personal capacity

Signed

Dated

Treasurer/Secretary - The Association of 16mm Narrow Gauge Modellers Ltd