



# Southern Federation of Model Engineering Societies Club & Society Insurance Scheme

Arranged by Walker Midgley Insurance Brokers & Underwritten by Royal & Sun Alliance Insurance plc

## Certificate of Public Liability Insurance

RSA<sup>®</sup>

### Name & Address of Insured:

The Association of 16mm Narrow Gauge Modellers Ltd and/or individual members for their respective rights and interests  
21 Lower Sands  
Dymchurch  
Romney Marsh  
Kent  
TN29 0NE

**Geographical Limits:** For permanent residents of the UK, the Channel Islands or the Isle of Man the geographical limits of the cover are anywhere in the United Kingdom or Europe. For non UK, Channel Islands or Isle of Man permanent residents the geographical limits of the cover are anywhere in the United Kingdom, the Channel Islands or the Isle of Man

**Insurer:** Royal & Sun Alliance Insurance plc **Policy Number:** 917X278409/S995 **Period of Insurance:** 01 June 2018 to 01 June 2019

**Limit of indemnity:** £50000000 any one event (inc. sparks & ashes and boiler explosion) Cover extends to include any public authority whose facilities are being used by the insured. Indemnity to principals is automatically provided (eg private landowners, host modelling/model engineering clubs or societies)

**Loss or damage resulting from Boiler Explosion:** The insurers shall not be liable for injury or damage caused by boiler or pressure vessel explosion unless  
a) the boiler or pressure vessel concerned has at the time of the incident a valid thorough examination certificate issued against a suitable Written Scheme of Examination drawn up by either an inspection authority affiliated to the Safety Assessment Federation (SAFed) or by the National Traction Engine Trust or  
b) the boiler or pressure vessel concerned has at the time of the incident a valid thorough examination certificate issued by a person or body appearing on the National Traction Engine Trust Register of Boiler Inspectors or  
c) the boiler or pressure vessel concerned has at the time of the incident 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) and any subsequent revisions or  
d) the vessel concerned is a small boiler namely that it has a capacity of not more than 3 bar litres or the vessel concerned is a gas tank with a capacity of not more than 250ml when cover shall be in force whether or not a valid thorough examination certificate has been issued or  
e) the boiler or pressure vessel concerned is undergoing test by an authorised boiler tester when cover shall be in force whether or not a valid thorough examination certificate has been issued.

**Driving (model locomotives up to 2ft gauge):** Within the geographical limits of the policy the insured may drive any model owned by him/her and also any model not owned by him/her but being driven by him/her with the owner's consent. A model owned by the insured may be driven by any person who is driving on the insured's order or with his/her permission. There is no upper age limit for drivers. Cover extends to include gas turbine powered locomotives. The policy does not provide any cover as required by the Road Traffic Act.

**Use (model locomotives up to 2ft gauge):** A driver age 16 or over may carry passengers either gratuitously or fare paying provided the driver receives no remuneration either monetary or in kind other than reasonable out of pocket expenses and/or supply of fuel. A driver under the age of 16 may carry as passengers, the insured, members of their own family and if the under age 16 driver is a member of a bona fide model engineering club or society, fellow members of that or other bona fide model engineering clubs or societies providing the under age 16 driver is supervised by a responsible and competent driver age 16 or over and all reasonable precautions are taken. Use for hire or reward or any personal business purpose is excluded.

**Model Boats:** A model boat is a boat which because of its small size is incapable of sailing whilst carrying a person. Cover extends to include model boats powered by electric, clockwork or rubber motors, sail, steam, or internal combustion controlled by the insured or by any person, with the owner's consent

**Model Air Cushioned Vehicles:** Cover extends to include model air cushioned vehicles powered by electric, clockwork or rubber motors, or internal combustion engines not exceeding 40cc capacity, controlled by the insured or by any person with the owner's consent

**Model Aircraft:** Cover extends to include model aircraft including those powered by rubber motors, internal combustion engines or propelled electrically excluding any kind of rocket or pulse jet unit, gas turbine or turbojet other than 'Jetex' power units. Model aircraft powered by internal combustion engines are restricted to the following:

- a) Radio Controlled – total engine capacity up to but not exceeding 40cc
- b) Free Flight – total engine capacity up to but not exceeding 10cc
- c) Line Controlled – Total engine capacity up to but not exceeding 40cc

Cover extends to include model aircraft flying from M.O.D. property, to include instructors providing model flying training for financial gain and the interest of the Secretary of State for Defence is noted

Examined and Countersigned 30/4/18

**Special Note:** Cover under this policy does not provide cover for any liability arising out of a members own personal Garden Railway which is greater than 2½" gauge or a members own personal Portable Track which is greater than 2½" gauge or if a member is borrowing someone else's Portable Track which is greater than 2½" gauge and the member is using that Portable Track for purposes other than those of The Association of 16mm Narrow Gauge Modellers Ltd

### Confirmation of Membership

I hereby certify that \_\_\_\_\_ is a fully paid up member of this Club/Society and that the Public Liability insurance evidenced by this certificate extends to include modelling and model engineering activities of all and every kind undertaken by him/her anywhere within the Geographical Limits as detailed above.

Signed

Dated

30 May 2018

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

### Walker Midgley Insurance Brokers

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