Amendments to Cover - Effective 1st March 2021

MODELLING AND MODEL ENGINEERING CLUBS AND SOCIETIES INSURANCE
Public and Products Liability Section

Your insurers, Travelers Insurance, have introduced a change to the limit of indemnity for members provided under the Public/Products Liability section of your policy.

The change restricts the limit of indemnity provided under your club & society policy, where members are carrying out modelling and model engineering activities in a personal capacity, to £1m and to £2m in the aggregate and in any one period of insurance. Where members are carrying out modelling and model engineering activities that are club activities, the normal club limit of indemnity applies as shown in the schedule of insurance.

Example: If a member takes his loco to run at another track as a private individual not as a club member and not as a club activity, and an incident happens which results in the member being sued the applicable limit of indemnity will be £1m and the most the most the insurers will pay in the year is £2m. If that member takes 2 other members along to assist, and an insured event occurs, there are then 3 insured members involved. The maximum limit of indemnity for each member is £1m but again the most the insurers would pay in the year is £2m.

The change effectively limits the maximum amount payable for individual liability to £2m in the aggregate during a single period of insurance.

The actual policy wording is: -

We will cover on behalf of any member who is not indemnified by you for any claim which is first made in the period of insurance for accidental injury or damage arising from modelling/model engineering activities carried out by that member in their personal capacity and which is totally unrelated to any claim that has resulted in the partial or total exhaustion of the policy limit of indemnity.
For the purpose of this endorsement only, modelling/model engineering activities include modelling/model engineering club/society, modelling/model engineering activities of all and every kind.
The maximum amount we will pay under this extension is £1,000,000 per claim and £2,000,000 in annual aggregate. This member additional limit is in addition to, and not part of the policy limit of indemnity.

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

In order to avoid any issues should the £1m limit be exhausted, members may take out their own 'top up' Public Liability cover. They are then able to select a higher limit of indemnity to cover their activities carried out in a personal capacity.

Members should visit our website, via the following link:
https://walkermidgleyquotes.towergate.com/AWE/Container.aspx?CurrentWorkflow=StandardB2C&CurrentStep=GetNewQuote&Source=33625248 where they can get a quotation, buy their cover immediately as well as amend their cover and get their renewal all online. No proposal forms to complete, cover is in force straight away and documents available there and then to either download or emailed – 24 hours a day, 365 days a year. By using this link, they will ensure that their policy is linked to the Southern Federation of Model Engineering Societies and help provide valuable income to the Southern Federation, which helps keep the hobby going for their enjoyment and for future generations of Modellers and Model Engineers.

Alternatively, your members can call us on 0114 2502770 to discuss a quote.

Cover for £5m Public Liability starts from as little as £29.59 inc 12% IPT per annum (administration fee applies) and it is also possible to include cover for models, tools, home workshops and the like.

We would really appreciate it if you could communicate this cover change to your members and also make your members aware of the webquote system.