

Summary of Insurances

Confirmation of Cover

Cover Provided By:	XL Catlin Insurance Company UK limited 3 Hardman Square Spinningfields Manchester M3 3EB
Policy number	UK00008002LI22A
	QBE Insurance (Europe) Ltd Plantation Place 30 Fenchurch Street London EC3M 3BD
Policy number	Y127836QBE0122A
Brokers:	Tysers Insurance & Risk Management Solutions 2 nd Floor 11 York Street Manchester M2 2AW
Period of Insurance:	See BMFA proof of membership certificate.
Geographical Limits:	Great Britain, Northern Ireland, Channel Islands, The Isle of Man and temporary visits elsewhere in the world.
Limits of Indemnity:	<p>£25,000,000 any one occurrence during the period of insurance in respect of Public Liability</p> <p>£25,000,000 any one occurrence and in the aggregate during the period of insurance in respect of Products Liability</p> <p>The indemnity limit is reduced to £5,000,000 any one occurrence for claims brought in the USA / Canada.</p> <p>Claimant's costs and expenses are covered in addition to the limit of indemnity in respect of Public and Products Liability but are included within the limit of indemnity in respect of Professional Indemnity.</p> <p>The £25,000,000 indemnity limit comprises of a £10,000,000 indemnity limit provided by XL Catlin Insurance Company Limited and an additional £15,000,000 provided by QBE Insurance (Europe) Limited.</p>
Activities:	Any recognised / authorised activity of the BMFA.

Confirmation of Cover (Continued)

This Policy covers the Association [BMFA], its Executives, Officials, Clubs and Registered Members in respect of legal liability to pay damages in respect of claims arising out of the recognised/authorised activities of the BMFA and made during the period of insurance, up to the Limit of Indemnity of £25,000,000.

The cover includes:

Public Liability	Products Liability
Member to Member Liability	Corporate Manslaughter/Homicide – Defence Costs
Consumer Protection Act – Defence Costs	Food Safety Act 1990
Liability for damage to Leased or Rented Premises	Liability for Trespass or Nuisance
Advertising Injury – libel, slander etc	Indemnity to Principals
Contingent Motor Airside Liability	Indemnity to Landowners / Crown for use of land for BMFA activities where agreed.
Voluntary Helpers engaged by the Insured in connection with their activities	

Note: This list is not exhaustive. Please refer to the Policy for full cover details

Main Exclusions

Liability arising out of:

The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or waterborne craft - other than craft less than 20 metres in length on inland or territorial waters. This does not apply to model craft owned and operated by the insured as part of their activities as the BMFA registered member.

- Any unlawful activity
- Any form of commercial or trade activities unless agreed by the BMFA
- Damage to property owned by the Insured or held in trust or in the custody or control of the Insured
- Deliberately staged mid-air collisions at air shows and public displays
- Damage to property being worked upon
- Pollution unless sudden and accidental
- Pulse jet powered models and reaction motors other than those defined and permitted in the BMFA Members Handbook and the BMFA General Rules
- Deliberate or reckless Acts
- Product guarantee or recall, repair or replacement

Note: This list is not exhaustive. Please refer to the Policy for full cover details

Incident Reporting

Incidents which could result in a Liability claim should be IMMEDIATELY notified to the BMFA at Buckminster. A special report form will be sent by return. Please contact: British Model Flying Association, Buckminster Lodge, Sewstern, Grantham, NG33 5RW. Tel: 0116 2440028; if this is not possible or you would prefer to contact the insurer directly please e-mail Axa XL at casualty-claims-uk@axaxl.com. If you need to speak to a member of the Axa XL claims team urgently, please call the team on 0207 920 5900 and ask for the casualty claims department. 9.00am – 5:30pm Monday to Friday.

Basis of Cover

The policy is written on an occurrence basis in respect of Public and Products Liability claims. This means that the policy will respond to any incident covered under the terms and conditions of the policy which has taken place during the period of insurance.

In respect of Professional Indemnity and abuse claims, the policy is written on a claims made basis. This means that the policy will only respond to claims which are first made in writing to the Insured during the period of insurance or within 30 days of expiry of the period of insurance.

Other Insurances

The BMFA have negotiated a Personal Accident Policy for its affiliated members through Aviva. The cover provides a benefit in the event of death or permanent total disablement. The benefits are payable if during the period of insurance an insured person suffers accidental bodily injury (resulting independently of any other cause) whilst participating in association activities which results in either death, permanent disablement within a period of two years from the date of the accident. Benefits are as follows: Death £35,000, Permanent Total Disablement from usual occupation £35,000, Permanent Disability Injury – scale of benefits to apply, Permanent Partial Disablement– scale of benefits to apply, Emergency Dental Expenses £500 (Dental excess £50) – Benefits apply to persons aged 5 and over.

Enquiries

Any enquiry regarding the insurance cover can be made to Tysers Entertainment & Sport.

Complaints Procedure

The **Insurer** is dedicated to providing a high-quality service and the **Insurer** wants to ensure that it maintains this at all times.

If the **Insured, Insured Person, or Insured Entity** has any questions or concerns about the policy or the handling of a claim please contact the broker through whom this policy was arranged.

If the **Insured, Insured Person, or Insured Entity** wishes to make a complaint it can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE, UK Branch
20 Gracechurch Street
London
EC3V 0BG
United Kingdom
Telephone Number: +44 (0)20 7743 8487
Email: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on behalf the **Insurer** in the administration of complaints.

If the **Insured, Insured Person** or **Insured Entity** remains dissatisfied after the Complaints Department has considered the complaint, or the **Insured** has not received a final decision within eight (8) weeks, the **Insured, Insured Person** or **Insured Entity** can refer the complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
United Kingdom

Email: complaint.info@financial-ombudsman.org.uk

Telephone Number: **From within the United Kingdom**

0800 0234 567 calls to this number are free on mobiles
and landlines

0300 1239 123 calls to this number costs no more than
calls to 01 and 02 numbers

From outside the United Kingdom

+44 (0)20 7964 0500

Fax Number: +44 (0)20 7964 1001

Text Number: 07860 027 586 Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

