

Summary of Insurances

Confirmation of Cover

Cover Provided By:	Mitsui Sumitomo Insurance Group 25 Fenchurch Avenue London EC3M 5AD
Policy number	49828E16AB
Policy Number	QBE Insurance (Europe) Ltd 13th Floor Chancery Place 50 Brown Street Manchester M2 2JT YO6671QBE0116A
Brokers:	Integro Insurance Brokers Ltd Century House Pepper Road Hazel Grove Cheshire SK7 5BW
Period of Insurance:	From 1 st January 2017 to 31 st December 2017
Geographical Limits:	Great Britain, Northern Ireland, Channel Islands, The Isle of Man and temporary visits elsewhere in the World. For USA or Canada, confirmation of insurance needs to be obtained from the BMFA Office before travelling.
Limits of indemnity:	£25,000,000 any one occurrence during the period of insurance in respect of Public Liability £25,000,000 any one occurrence and in the aggregate during the period of insurance in respect of Products Liability £25,000,000 in respect of all claims made during the period of insurance in respect of Professional Indemnity Claimants 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.
Activities:	Any recognised / authorised activity of the BMFA including the use of Government property and premises.
Extensions:	The Policy covers any public authority whose facilities are being used by the members. Indemnity to principals is automatically provided [e.g. private landowners] and the interest of the Secretary of State for Defence & The Ministry of Justice is also noted in the Policy. A separate policy is provided to cover Employers Liability of all affiliated clubs with a limit of Indemnity at £10,000,000. A separate certificate will be issued to each club as evidence of cover.

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
- Member to Member Liability
- Liability for damage to Leased or Rented Premises
- Liability arising out of Libel and Slander
- Airside Liability
- Voluntary Helpers engaged by the Insured in connection with their activities
- Products Liability
- Corporate Manslaughter and Corporate Homicide
- Liability for Trespass or Nuisance
- Indemnity to Principals

Main Exclusions

Liability arising out of:

- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water borne craft - other than craft less than 22 metres in length on inland or territorial waters. This does not apply to model craft owned and operated by the insured
- Product guarantee or recall, repair or replacement
- Any form of commercial or trade activities
- 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

Incident Reporting

Incidents which could result in a liability claim should be IMMEDIATELY notified to the BMFA at Leicester. A special report form will be sent by return. Please contact: British Model Flying Association, Chacksfield House, 31 St Andrews Road, Leicester LE2 8RE. Tel: 0116 2440028

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 when an Insured Person participating in association activities suffers accidental bodily injury (resulting independently of any other cause) within 2 years in death, disablement, loss or the incurring of emergency dental expenses. Benefits are as follows: Death £35,000, Permanent Total Disablement from gainful 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 3 and over.

Enquiries

Any enquiry regarding the insurance cover [and request for full policy wordings] can be made to Integro Insurance Brokers Ltd