



The Northern Association of Model Engineers Club & Society Insurance Scheme

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

Schedule of Cover - 01 April 2022 to 31 March 2023



You:-

North Wales Model Eng. Society and/or individual members for their respective rights and interests
Bryn Y Mor
Llanelian yn Rhos
Colwyn Bay
Clwyd
LL29 8UY

Policy No: - WM001942MESS

Period of Insurance: 01 April 2022 to 31 March 2023 **Next Renewal Date:** 01 April 2023

Your Business: - Modelling/model engineering club/society, modelling/model engineering activities of all and every kind

Address of Premises/Tracksite/Boat Pool/Flying Site etc: (if applicable)
Trinity Crescent
Westshore
Llandudno
Gwynedd
LL30 2PQ

Policy Wording Code:

Premium: £1,722.53 (including 12.00% IPT £184.57)

Contents Section

Trinity Crescent, Westshore, Llandudno, Gwynedd, LL30 2PQ

C –Business Contents Sum Insured - £NaN

Locomotives

<u>Gauge</u>	<u>Wheel Arrangement</u>	<u>Description</u>	<u>Sum Insured</u>
5in		R2R A.M.E Electric Locomotive & batteries	£3,000
5in		Compass Electric Locomotive with Batteries, charger & Sound Unit	£3,000
5in		Tank Loco	£5,000
5in		Simplex Locomotive	£4,000

Rolling Stock

<u>Gauge</u>	<u>Description</u>	<u>Sum Insured</u>
5in	6 x A.M.E Riding Trolleys (4 braked) with Extra Handles & Coupling Pins	£4,000

Models Trophies and other Specified Items

<u>Specified Items, Models, Trophies etc - Trinity Crescent, Westshore, Llandudno, Gwynedd, LL30 2PQ</u>	
<u>Description</u>	<u>Sum Insured</u>
Ride on Petrol Mower - MTD Sprinto	£1,000

Stiga Tornado 6180 Garden Tractor	£2,999	
Mountfield SP53H Lawnmower	£300	

Money Insurance

Not Insured

One Unit of cover provides the following cover limits: -

Details	Sum Insured
Non-negotiable money	£250,000
Money Clause (b)	£1,000
Money Clauses (c) to (d)	£500
If Money Insurance is insured the following Personal Accident Assault benefits are included: -	
Death	£10,000
Loss of Sight	£10,000
Loss of Limbs	£10,000
Permanent Total Disablement	£10,000
Temporary Total Disablement	£100 per week

If the Contents Section is insured the following extensions of cover are also insured: -

Details	Sum Insured
Additions to Property	15% of the contents sum insured
Newly Acquired Property	15% of the contents sum insured
Rent Payable to You	25% of the contents sum insured
Boiler Explosion Damage to Surrounding Property	£30,000

Umbrella Covers – C1	£5,000
Umbrella Covers – C2	£10,000

Contents Section – Policy Excesses

£100 other than stated below: -

£1,000 in respect of subsidence, ground heave or landslip
£200 in respect of theft of property from marquees and tents

Road Trailer Section

<u>Year</u>	<u>Description</u>	<u>Serial Number</u>	<u>Sum Insured</u>
	Not Insured		£
Road Trailer Section Policy Excesses			
<p>£100 other than stated below: - £500 in respect of damage to any unattended road trailer detached from the conveying vehicle away from your premises, arising out of theft or attempted theft of the road trailer where the road trailer is not contained in a locked building of substantial construction or not in a secure locked room, or is not immobilised by a lock to the towing hitch, by a wheel clamp or by a wheel from each axle having been removed</p>			

Buildings Section

<u>Description</u>	<u>Sum Insured</u>
A1 Standard Buildings	Sum Insured - £2,000
A2 Non Standard Buildings	Sum Insured - £5,000
A3 – Signals Switchgear etc	Sum Insured - £1,000
B – Walls Gates and Fences	Sum Insured - £NaN
D – Bridges	Not Insured
E – Fixed Track	Sum Insured - £4,000
F – Portable Track	Not Insured
G – Portable Pools	Not Insured
If the Buildings Section is insured the following extensions of cover are also insured: -	
Additions and alterations	15% of the Building Sum Insured
Public Authorities	15% of the Building Sum Insured
Newly Acquired Property	15% of the Building Sum Insured
Rent Payable to You	15% of the Building Sum Insured
Buildings Section Policy Excesses	
<p>£100 other than stated below: - £1000 in respect of subsidence ground heave or landslip</p>	

Business Interruption Section

<p>Business Interruption – Maximum Indemnity Period 12 months</p> <p>Loss of Income Increase in cost of working</p> <p>If the Business Interruption Section is insured the following extensions of cover are also insured: -</p> <p>Outstanding Debts Exhibition Loss of Expenses Murder/Suicide/Infectious Disease including closure: - Maximum Indemnity Period</p> <p>Umbrella Covers - BI1</p>	<p>Not Insured 25% of the Loss of Income Sum Insured</p> <p>£10,000 £10,000 10% of the loss of Income Sum Insured 3 months</p> <p>10% of the loss of Income Sum Insured</p>
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Personal Accident Section

Personal Accident – all members

Insured – Number of members - 50

Public/Products Liability

Category C Limit of Indemnity £5,000,000

Notes: (As more fully stated in **your policy**):

Geographical Limits: Anywhere in the United Kingdom or Europe (and for members who are permanent UK residents anywhere in the United Kingdom or Europe and for members who are non UK residents anywhere in the United Kingdom)

Limit of Indemnity for Public Liability applies to any one event

Limit of indemnity for Products Liability applies to any one event and in any one period of insurance

Category A – No involvement with passenger carrying miniature railways

Category B – Involved with miniature railways and carry members of the public not more than 12 times per year

Category C – Involved with miniature railways and carry members of the public more than 12 times per year

Employers Liability

Limit of Indemnity £10,000,000 – Cover is insured only if Public/Products Liability is insured

Directors & Officers Liability

Insured – Limit of Indemnity £500,000

Special Note: Cover is restricted to directors and officers who are permanent residents of the United Kingdom, the Channel Islands and the Isle of Man, and the Territorial Limits are United Kingdom, the Channel Islands and the Isle of Man

Boiler Testers Professional Indemnity

Insured – Limit of Indemnity £1,000,000

Special Note: Cover is restricted to boiler testers who are permanent residents of the United Kingdom, the Channel Islands and the Isle of Man and cover applies only to any design or advice given in the United Kingdom, the Channel Islands and the Isle of Man

TRV304012/19 SIC224812/19

Policy Notes (if any)

Following Exclusion is added: GE164A – COVID-19 and SARS-CoV-2 Exclusion

Following Extension is added: Additional Protection for Members Endorsement

Following Endorsement is added: Public & Products Liability Section Endorsement - Coronavirus Diseases Exclusion

GE164A – COVID-19 and SARS-CoV-2 Exclusion

Attaching to and forming part of

Policy Number WM001942MESS

Effective Date 01 April 2022

The following general exclusion is added to the Policy:

In respect of the insurance provided by any First Party Section of the Policy where operative, the Company will not be liable in respect of any loss, destruction, damage, cost or expense of whatsoever nature, directly or indirectly arising out of or in consequence of:

- (a) coronavirus disease (COVID-19); or
- (b) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
- (c) any mutation or variation of (a) or (b) above.

Provided that this exclusion shall not apply in respect of subsequent Damage, or loss resulting from interruption to or interference with the Business in consequence of subsequent Damage, which itself results from a cause not otherwise excluded.

For the purposes of this exclusion the following term will have the following meaning. If the term below is also defined in the Policy, the definition below replaces that definition for the purposes of this exclusion.

First Party Section means any section or coverage forming part of the Policy covering material assets or tangible property owned by the Named Insured or for which they are legally responsible and being the subject matter of the insurance, or covering loss resulting from interruption to or interference with the Business.

Subject otherwise to the terms conditions and exclusions of the Policy.

Additional Protection for Members Endorsement

Attaching to and forming part of

Policy Number WM001942MESS

Effective Date 01 April 2022

The following Extension is added to the Public and Products Liability section of the policy

Member Additional Limit Protection

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 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, activities include Veteran & Vintage Restoration club/society, veteran & vintage restoration 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

Public and Products Liability Section Endorsement - Coronavirus Diseases Exclusion

Attaching to and forming part of

Policy Number WM001942MESS

Effective Date 01 April 2022

The following exclusion is added to the Public and Products Liability Section - What Is Not Covered:

Coronavirus Disease

We will not indemnify the covered person in respect of any liability, cost or expense directly or indirectly arising out of, resulting from, caused by, contributed to, attributed to or in any way related to:

- (a) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2);
- (b) Coronavirus Disease 2019 (Covid-19); or
- (c) any mutation or variation of any of (a) or (b) above;

and including:

- (i) the fear or threat (whether actual or perceived) of;
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; or
- (iii) any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with;

such coronavirus diseases in (a) or (b) above and any mutation or variation thereof.

Subject otherwise to the terms, conditions and exclusions of the Policy.

TRV302412/19 SIC223412/19

Countersigned



For and on behalf of Walker Midgley Insurance Brokers

Date 10 March 2022

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