

# G Scale Society

## Insurance information



The Society holds full Public Liability Insurance to the value of £3 million (any one claim) in conjunction with the Southern Federation of Model Engineering Societies, arranged through Walker Midgley Insurance Brokers, underwritten by Sub Alliance plc. This covers all members when they have an open day or organise any event in the name of the Society.

This Society Policy can then be extended by individual members or groups, at extra cost to the member or group, to cover any of the following: *(Extracted from Walker Midgley Form (scsfm2017b). Rates valid till 31<sup>st</sup> December 2017*

### EXAMPLE PREMIUMS ONLY- CONTACT THE SECRETARY FOR FULL DETAILS

#### 1. a) Models      b) Ancillary Equipment

Models and or ancillary equipment anywhere in the United Kingdom or Europe, including whilst in transit, the perils covered are;

- a) Fire, Explosion, lightning and aircraft
- b) Earthquake
- c) Riot/civil commotion malicious damage
- d) Storm, flood, escape of water from any tank apparatus or pipe
- e) Impact by any road and/or rail vehicle
- f) Sprinkler leakage
- g) Theft
- h) Subsidence ground heave or landslide
- i) Any other accident (Inc. accidental damage)

**Premium:      1a £8.58p per £1,000 value. Minimum: £17.16p**  
**1b £8.58p per £1,000 value. Minimum: £17.16p**

#### 2. Road Trailers

Your road trailer if damaged, stolen or taken without your permission anywhere in the United Kingdom or Europe. The perils included are the same as in section 1 above. A condition is that a hitch lock or wheel clamp should be fitted.

**Premium:      £8.58p per £1,000 value. Minimum: £25.74p**

#### 3. Personal Accident

Provides cover for member an family whilst involved in modelling/model engineering activities, in a private capacity, anywhere in the United Kingdom or Europe

**Premium:      Member £18.72p. Family £18.72p per annum**

#### 4. Home Workshop

The building of members home workshop whether they are attached to the building of the home or "down the garden" and regardless of the construction, including timber, the perils are the same as in section 1.

**Premium:      £7.44p per £1,000 value. (£14.89p for wooden workshops)**

#### 5. Product Liability

Cover for members that mend items for friends, relations other members etc. Members would be covered for injury or death if so caused.

**Premium:      £25.67p. Per annum (£2,000,000 Cover)**

#### 6. a) Public Liability (individual)

##### b) Garden Railways/Portable track liability

Cover extended to the individual enabling operating days that are not necessarily in the name of the Society.

**Premium:      a) From £18.83p b) from £26.34p. Per annum**

#### Disclaimer.

The G Scale Society provide this information in good faith to inform of what Insurance is available. Anyone proposing to purchase insurance are advised to carry out their own research as to the suitability of the products.

No recommendation is given or implied on the products listed. Society members are always available to discuss on a one to one basis, contact can be made through the Society Secretary; [secretary@gcalesociety.com](mailto:secretary@gcalesociety.com)