

Changes to your Commercial Select Insurance

Policyholder	The members and committeemembers for the time being ofThe British Association ofFriends of Museums
Policy number	080X3422552/N03
Renewal date	31 January 2017

ⓘ Important Information

This document details the changes to the cover we give under our Commercial Select. If we have made a change that's specific to your policy we will tell you in a letter.

Your Obligations

We have introduced a new page into your policy wording entitled 'Your Obligations'. Policy wordings and schedules contain terms including warranties and special conditions. It is important that you read and understand these in full, as if you fail to comply with any of them and your failure causes or contributes towards an insured loss it may invalidate your cover and affect your right to claim. The 'Your Obligations' page provides a summary of your most important obligations which will apply for the covers stated on your schedule as being in force.

Group Personal Accident

The cover extension Convalescence and Recuperation no longer applies as this has been replaced by the cover extension Statement of Fitness for Work which pays for temporary total disability from accident or illness.

About the business and people connected with the business or insured under this policy

- No- one has made any claims, suffered uninsured losses or had any claims made against them in the past five years.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

Additional information you provided for your Liability cover**EMPLOYERS' LIABILITY**

Number of Employees	Please advise
Employer Reference Number (ERN)	Exempt
Wages - Clerical	£21,731*
Wages - National Association	£10,172*
Wages - Market Research	£10,610*

PUBLIC AND PRODUCT LIABILITY**Public Liability - Premises**

Wages - Market Research	£10,741*
Wages - Clerk Of Works	£20,460*

Public & Product Liability - Other

Occupation	National Association
No. of members	210

ENVIRONMENTAL LIABILITY

Turnover	£500,000
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*This figure has increased since your previous period of insurance because it is index- linked

Covers available (subject to NFU Mutual's acceptance criteria)

Property including Money & Malicious Attack, Business Interruption, Contractors All Risks, Terrorism, Livestock Herd - Fire, Perils and Fatal Injury, Livestock in Transit, Goods in Transit, Hauliers Goods in Transit, Engineering Inspection, Engineering Insurance, Deterioration of Stock, Employers' Liability, Public and Product Liability, Environmental Liability, Commercial Legal Expenses, Group Personal Accident, Business Travel

Group Personal Accident

Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disability	£10,000
Endorsement 3 - Accident Cover for Occupation Only	

Endorsements for Group Personal Accident

Endorsement 2 - Amendment to Age Limit Restriction

Warranties

The warranties in your policy booklet and those applied by endorsement are particularly important. They state standards you must meet and actions you must take. If you fail to keep to them, and this causes or contributes to an insured loss, you may lose your right to payments for that claim.

You should check the warranties whenever you make a change to your property or to your business procedures. Full details of each warranty can be found in your policy booklet.

PUBLIC AND PRODUCT LIABILITY

Underground Services - actions to take before any digging, drilling, boring, earth moving or excavation work to protect underground pipes, cables and other services.

Use of Heat - actions and precautions to take when using any type of equipment to do work applying heat.

Endorsements

Endorsement 1:

Members and Committee Extension

The Indemnity to Other Parties cover extension is extended to include:

3 WE will provide indemnity, to any Member or committee member of the British Association Friends of Museums.

WE will not pay for INJURY to any person employed by the above where their INJURY arises from their employment.

Endorsement 2:

Amendment to Age Limit Restriction

Exclusion 4 of this section does not apply to any insured person up to but not exceeding the age of 85 years. (Maximum amount payable for any person exceeding 75 years of age is £5,000)..

Endorsement 3:

Accident Cover for Occupation Only

WE will only pay for ACCIDENTS arising whilst an INSURED PERSON is engaged in their occupation or is travelling to or from the workplace.