

British Association Friends Of Museums
c/o C/O
141A School Road
Brislington
Bristol
BS4 4LZ

R O Bayston, M E Constable, C M Dicks &
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NFU Mutual South Cotswolds
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SN15 4LQ

Contact Number: 01249 655221

Commercial Select Insurance Schedule

Policyholder	The members and committee members for the time being of The British Association of Friends of Museums
Policy number	080X3422552/N03
Date of issue	11 January 2024
Period of insurance	31 January 2024 to noon 31 January 2025

① Important Information

All policies with the original inception dates on or after 1 January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, your statement of insurance, any certificates of compulsory insurance and policy booklet are to be read together as one contract.

All endorsements that apply to your policy are detailed at the end of this schedule.

Reason for issue: Renewal

Business description

Charity Organisation

Liability

EMPLOYERS' LIABILITY	
Limit of indemnity	£10,000,000 any one incident
PUBLIC AND PRODUCT LIABILITY	
Public Liability limit of indemnity	£5,000,000 any one incident
Product Liability limit of indemnity	£5,000,000 in total for any one period of insurance
Endorsement 1 - Members and Committee Extension	
ENVIRONMENTAL LIABILITY	
Limit of indemnity	£1,000,000 in total for any one period of insurance
Retroactive date	31 January 2009

Liability Excesses

PUBLIC AND PRODUCT LIABILITY	
Property damage	£250
ENVIRONMENTAL LIABILITY	
Environmental Liability	£500

Group Personal Accident

Description of group	Members of The British Association of Friends of Museums
Number of people in the group	83
Accident covers	
Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disability	£10,000
Deferment period	1 week
Payment period	104 weeks
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.