

British Association Friends Of Museums
c/o C/O
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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	9 December 2025
Period of insurance	31 January 2026 to noon 31 January 2027

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	72
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

Special Conditions and Warranties

The special conditions and 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 special conditions and warranties whenever you make a change to your property or to your business procedures.

Full details of each special condition or 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)..

YOU are required to tell US as soon as possible if any person over 75 years of age develops any physical or mental condition or infirmity during the PERIOD OF INSURANCE. If YOU do not, WE may not pay YOUR claim.

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.

Changes to your Commercial Select Insurance

Policyholder	The members and committee members for the time being of The British Association of Friends of Museums
Policy number	080X3422552/N03
Renewal date	31 January 2026

① 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.

We've reviewed the cover provided by our policy and have made a number of changes to enhance protection and improve clarity. In some areas, additional restrictions or exclusions may apply. A summary of the changes that have been made is noted below.

Your policy wording booklet will include full details of all changes.

Please ensure you read this document carefully alongside your other policy documents to ensure you're familiar with all the changes, and that the cover provided continues to meet your insurance needs.

You can also speak to your Agent if you need any further details.

Please refer to your policy booklet for the full wording, including these changes. Alternatively, you can find the full policy wording on our website at [nfmutual.co.uk](https://www.nfmutual.co.uk).

Warranties and Special Conditions

Where we mention 'warranties' in any policy section, this has been replaced with 'special conditions'. We've also added titles to each special condition for clarity. Where special conditions are mentioned, they must be complied with by you. If you fail to comply with them and your failure causes or contributes to the loss suffered, then you will lose your right to policy cover and any payments for that claim.

General Definitions

New Definitions

We have added the following new general definitions that apply to the whole of your policy:

RENEWABLE ENERGY TECHNOLOGY

Any plant, machinery or associated equipment used to generate heating, cooling, light, electricity, or gas from renewable non-fossil fuel sources, including but not limited to Anaerobic Digesters, Battery Storage, Biomass Boilers, Photovoltaic and Solar Thermal Panels, Ground Source Heat Pumps, Water Source Heat Pumps, Hydro Electric Plants, Wind Turbines and Combined Heat and Power Systems.

RESIDENTIAL TENANTS

The owner, lessee or tenant including members of their family of any self-contained unit of residential accommodation forming the BUILDING or part of the BUILDING.

Amended Definitions

We have amended the following general definitions that apply to the whole of your policy:

- Buildings
- Computer Equipment
- Contents
- Trailer
- Unoccupied

General Exclusions

We've added a new Sanctions General Exclusion which will remove cover and mean that we shall not be liable to make any payment or provide any benefit under this policy where doing so would expose us to any trade sanction, prohibition or restriction imposed by any law or regulation of the European Union, United Kingdom, United Nations or United States of America.

General Conditions

We've added a new General Condition setting out your obligations to make a fair presentation of the risk and describing what will happen if you fail to do so. This is to reflect your obligations and our rights as defined under the Insurance Act 2015.

We have also amended the General Condition relating to Surveys, Risk Improvements and Additional Information and explain what will happen if you fail to comply with the terms of this condition.

Public and Product Liability

Public Liability

- We've updated the special condition relating to the Use of Heat.

Public & Product Liability Cover Extensions

We've updated the following cover extensions:

Cover Extension:	Change:
Terrorism	<ul style="list-style-type: none">Limit increased to £5 million from £2.5 million

Endorsements

We've updated the following Endorsements which are shown on your Schedule of Insurance, where the full updated Endorsement wording can be found.

If you fail to comply with these Endorsements, and your failure causes or contributes to the loss suffered, then you will lose your right to policy cover and any payments for that claim.

Policy Booklet section:	Endorsement:	Change:
Group Personal Accident	Amendment to Age Limit Restriction	<ul style="list-style-type: none">This has been updated to introduce a requirement that you must tell us as soon as possible if an Insured Person develops a medical condition or illness

Your Insurance Demands & Needs

Based on our last review of your demands & needs you require cover for your business activities of:

Charity Organisation

These activities have an annual revenue of £75,000 and 0.0 employees (full time equivalent).

You have also told us the insurance needs important to you include:

- There were no specific areas of concern.
- A local, personal service.

Based on these details and information you have provided as part of the fact find (shown in your Statement of Insurance) and in any subsequent correspondence, our recommendation is the Commercial Select Insurance policy from NFU Mutual.

This policy meets your requirements as summarised below and as set out in your Statement of Insurance and Policy Schedule. Your Policy Schedule includes further details about what is insured, the extent of cover and key limits under each section.

- **Employers' Liability** - to cover injury to your employees for which you are legally liable in the course of their employment. This cover is a legal requirement for all businesses that have employees who are not immediate family members. This includes friends or volunteers helping out on a temporary basis and labour only sub contractors. For limited companies it is a legal requirement unless the business consists of just one director with at least 50% shareholding and no one else who could be deemed to be carrying out the duties of an employee.
- **Public and Product Liability** - to cover your legal liability for injury to the public or damage to their property arising from your business activities or from products you sell, manufacture or supply.
- **Environmental Liability** - to cover your legal liability for injury or damage from pollution, biodiversity damage or environmental damage in connection with your business. This cover is excluded for certain businesses - please check your policy booklet for details.
- **Group Personal Accident** - to cover you and/or your employees (as specified) for death or disability following an accident that results in an inability to work. This excludes an inability to work due to illness.

Coronavirus, Pandemics & Epidemics

- Whilst recommending this policy, we would like to highlight that the policy contains a General Exclusion that excludes any losses, liability, damage or claims arising directly or indirectly from any pandemic or epidemic involving an infectious disease in humans, or from any coronavirus or mutation or variation thereof, as defined in the General Exclusions section of your policy wording. This exclusion applies to all covers apart from: Employer's Liability, Public and Product Liability & Group Personal Accident.
- More specific terms for pandemics or epidemics involving an infectious disease in humans or coronavirus may be applied to your Public & Product Liability cover. These will be shown on your Policy Schedule.

Our standard policy terms, conditions and exclusions also apply.