

Commercial Select Statement of Insurance

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

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

If any information is incorrect please contact us on 01249 655221 within the next seven days.

Any changes to information supplied may result in a revised premium, revised terms being offered or even in some circumstances a refusal to offer cover. If any changes disclosed are acceptable to us you will be sent a new Commercial Select Statement of Insurance and Insurance Schedule.

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

About your business

Business description	Charity Organisation
Loyalty Agreement	None

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

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any Insolvency proceedings (whether discharged or not) e.g. Bankruptcy, Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgments (e.g. CCJs) in the past five years.
- No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgments (CCJs).
- No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.
- No-one has ever been prosecuted for breach of any statutory requirements relating to health and safety.
- No-one has made any claims, suffered uninsured losses or had any claims made against them in the past five years.

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

* 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	1
Employer Reference Number (ERN)	Exempt
Wages - Clerical	£0*
Wages - National Association	£1,000*

PUBLIC AND PRODUCT LIABILITY

Public & Product Liability - Other

Occupation	National Association
No. of members	24,075

ENVIRONMENTAL LIABILITY

Turnover	£75,000
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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, 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