

Summary of Insurances

Confirmation of Cover

Cover Provided By:	MS Amlin Insurance Group The Leadenhall Building Leadenhall Street, London EC3V 4QT
Policy number:	LI/9370632 QBE Insurance (Europe) Ltd Plantation Place, 30 Fenchurch Street London EC3M 3BD
Policy Number:	Y109135QBE0119A
Brokers:	Integro Insurance Brokers Ltd Century House Pepper Road Hazel Grove Cheshire SK7 5BW
Period of Insurance:	From 1 st January 2019 to 31 st December 2019
Geographical Limits:	Great Britain, Northern Ireland, Channel Islands, The Isle of Man and temporary visits elsewhere in the world.
Limits of Indemnity:	£25,000,000 any one occurrence during the period of insurance in respect of Public Liability £25,000,000 any one occurrence and in the aggregate during the period of insurance in respect of Products Liability £25,000,000 in respect of all claims made during the period of insurance in respect of Professional Indemnity Claimant's costs and expenses are covered in addition to the limit of indemnity in respect of Public and Products Liability but are included within the limit of indemnity in respect of Professional Indemnity.
Activities:	Any recognised / authorised activity of the Scottish Aeromodellers Association (SAA) including the use of Government property and premises.
Extensions:	The Policy covers any public authority whose facilities are being used by the members. Indemnity to principals is automatically provided [e.g. private landowners] and the interest of the Secretary of State for Defence & The Ministry of Justice is also noted in the Policy.

Confirmation of Cover (Continued)

This Policy covers the Association [SAA], it's Executives, Officials, Clubs and Registered Members in respect of legal liability to pay damages in respect of claims arising out of the recognised/authorised activities of the SAA and made during the period of insurance, up to the Limit of Indemnity of £25,000,000.

The cover includes:

Public Liability	Products Liability
Member to Member Liability	Corporate Manslaughter and Corporate Homicide
Liability for damage to Leased or Rented Premises	Liability for Trespass or Nuisance
Liability arising out of Libel and Slander	Indemnity to Principals
Airside Liability	
Voluntary Helpers engaged by the Insured in connection with their activities	

Main Exclusions

Liability arising out of:

The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or waterborne craft - other than craft less than 22 metres in length on inland or territorial waters. This does not apply to model craft owned and operated by the insured

Product guarantee or recall, repair or replacement

Any form of commercial or trade activities

Damage to property owned by the Insured or held in trust or in the custody or control of the Insured

Deliberately staged mid-air collisions at air shows and public displays

Damage to property being worked upon

Pollution unless sudden and accidental

Pulse jet powered models and reaction motors other than those defined and permitted in the Members Handbook and the General Rules

Incident Reporting

Incidents which could result in a Liability claim should be IMMEDIATELY notified to Integro Insurance Brokers. A special report form will be sent by return. Please contact: Ian Naven – ian.naven@integrogrou.com Tel: 0776 607 1069

Basis of Cover

The policy is written on an occurrence basis in respect of Public and Products Liability claims. This means that the policy will respond to any incident covered under the terms and conditions of the policy which has taken place during the period of insurance.

In respect of Professional Indemnity and abuse claims, the policy is written on a claims made basis. This means that the policy will only respond to claims which are first made in writing to the Insured during the period of insurance or within 30 days of expiry of the period of insurance.

Enquiries

Any enquiry regarding the insurance cover (and request for full policy wordings) can be made to Integro Insurance Brokers Ltd