

THE NATIONAL ASSOCIATION OF DECORATIVE & FINE ARTS SOCIETIES

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Registered Charity No. 1089743

Office of Scottish Charities No. SC039240

UK Registered Company No. 4307984

INSURANCE SUMMARY FOR CALENDAR YEAR 2011

Prepared by:

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Insurer: Ecclesiastical Insurance
Policy No. 02/CBP/9052215
Broker: Towergate Risk Solutions Whitstable

The NADFAS Insurance policy includes cover on behalf of NADFAS Societies & members in respect of damage to property and/or injury to members of the public and to NADFAS members and is extended to cover Heritage Volunteers, Church Recorders and Young Arts members and volunteers.

This summary of the cover is subject to the terms and conditions of the policy.

INSURED PERSONS

National Association of Decorative and Fine Arts Societies Limited (NADFAS)
NADFAS Enterprises Limited
NADFAS Tours Limited
Young Arts
NADFAS Church Recorders and Heritage Volunteers

- Members
- Helpers
- Paid Staff
- Trustees
- Visiting Lecturers
- Authorised Visitors
- Waiting List Members
- National Members
- Church Recorders
- Heritage Volunteers

engaged in the **normal** activities of NADFAS members and its member societies including meetings, visits and annual social events.

PUBLIC LIABILITY

This section provides all **Insured Persons** (as noted above) against any proven liability arising from the Third Party Bodily Injury or Property Damage or Accidental Negligence to goods in the **Insured Persons'** care and/or control during the course of their activities carried out on behalf of NADFAS.

The insurance also includes member to member liability.

LIMIT OF INDEMNITY £5,000,000 any one incident



EMPLOYERS LIABILITY

This protects against Personal Injury to any **Insured Persons** whilst they are carrying out their duties on behalf of NADFAS for which the Association and its Member Societies shall become liable.

LIMIT OF INDEMNITY £10,000,000 any one incident

FIRE PERILS & ACCIDENTAL DAMAGE

Subject to the restrictions set out in the next section, this insurance protects the Insured Persons against damage to, or loss of the Insured Persons' possessions, whether owned, hired or in their custody or control, but excluding theft of property from any grounds, unlocked outbuildings or unlocked vehicle or "in the open". This policy also includes equipment on loan to a third party, as long as this is officially authorised by NADFAS or its Member Societies.

The **Insured Persons'** possessions are covered for Theft and Accidental Damage whilst stored in a locked cupboard in a Public Hall such as a community centre or church hall, even when there is no evidence of entry or exit from the premises by forcible or violent means.

The **Insured Persons'** possessions are covered whilst in the care of another Insured Person, and whilst they are being kept at the private residence of an Insured Person. Subject to the minimum standards of security set by the Insurers.

FIRE PERILS AND ACCIDENTAL DAMAGE RESTRICTIONS

There is no cover for equipment left in vehicles between 10:30pm and 6:30am, unless the vehicle is in a securely locked garage.

There is a limit of £500 in respect of any claim relating to deeds, manuscripts, photographs, slides etc.

There is no excess under this section apart from £1,000 for a subsidence claim. The overall limit of any one claim is £10,000. Additional cover may be purchased upon application to Towergate Risk Solutions Whitstable.

MONEY COVER

The limit for cash in transit or at the meeting place is £1,000 but only £500 whilst held by authorised persons at their private dwelling house. Cheques to the value of £5,000 are covered in either place.

There is no cover in respect of cash at a Society's meeting place except during the course of normal activity.



TRUSTEES LIABILITY

Cover is placed in respect of any "wrongful act" committed by a Trustee or Trustee/Committee Member of a member Society, any actual or alleged breach of trust, breach of duty, neglect, error, misstatement, misleading statement, breach of warranty of authority or other act wrongfully committed by the Trustee or Trustee/Committee Members of a member Society in the course of performing his/her duties as a Trustee or Trustee/Committee Member of a member Society.

LIMIT OF INDEMNITY	£2,000,000 in the aggregate during the period of insurance
INNER LIMIT OF	£100,000 per Society is provided

A £250 excess applies to each and every claim.

CLAIMS PROCEDURES

All claims should be notified in writing as soon as reasonably possible to Towergate Risk Solutions Whitstable, marked for the attention of Paul Gauden, Claims Department.

Bodily injury claims need to be advised in writing to the Insurer within seven days of the incident having occurred. You should therefore notify the brokers, Towergate Risk Solutions Whitstable, immediately of any incident involving bodily injury or suspected claim.

Please also ensure that you forward every letter you receive concerning a bodily injury claim, whether from the claimant or solicitors or legal representation acting on their behalf, immediately to Towergate Risk Solutions Whitstable unanswered.

MAIN EXCLUSIONS APPLICABLE TO ALL INSURANCES

There is no cover for personal accidents caused by an insured person's own carelessness. This is the Member's own responsibility. A Member's personal effects are also not covered by this insurance unless they are being used or stored in conjunction with NADFAS authorised activities and events.

There is no cover for cancellation of meetings. If a lecturer fails to honour his commitments, please refer to the advice given in NADFAS Directory.

There is no cover for artefacts being conserved or restored by NADFAS volunteers. It is imperative that the owners of such items are advised that they should extend their own insurance in such circumstances and acknowledge their liability in doing so.



YOUNG ARTS

ADDITIONAL NOTES

It is suggested, as the insurance arrangements do not cover personal injury to individuals through fault of their own actions, that parents of Young Arts group members should be encouraged to take out insurance for personal accident for their children (8-18 years of age). They can contact Towergate Risk Solutions Whitstable for information on this type of insurance.

It is further suggested that the following reminder of responsibility should be on all booking forms and signed by a parent or guardian:

“whilst all reasonable care will be taken with your children during Young Arts activities, NADFAS expects volunteers and participants on their part to recognise that they are responsible for exercising self-discipline and must also accept responsibility for doing everything they can to prevent injury to themselves and others or damage to property. Parents wishing to effect personal insurance for their children should make their own arrangements”.

Everyone involved must act responsibly at all times. To ensure this, adequate preparations must be made for every event. There must be a minimum of one adult to every eight participants at all times. When there are only a few participants, you should have extra adults in case of accident or need. Please take care to ensure the complete safety of every participant. Organisers are covered if found to be negligent, but only if they have acted responsibly.

Please keep a record of every event in an outings book.

Please keep an Accident Record Book with your First Aid Kit to enter a full record of any accident immediately after the accident has occurred. It is sensible precaution to request that the parent or guardian of the member suffering the injury which is recorded in the Accident Record Book, signs the entry at the end of the day and this is initialled by another member of the organising committee.

Vehicle Insurance:

Please always check this with the owner of the vehicle. As a precautionary measure, we would recommend that the owner's insurers be advised of Young Arts activities. Young Arts cannot be responsible for how organisers arrange transport for members, helpers and visitors.

If you have any queries on insurance for the Young Arts, please speak to the Commercial Department at our insurance brokers, or contact the Young Arts Manager at NADFAS House, telephone number 020 7430 0730.



FREQUENTLY ASKED QUESTIONS

Question: “Am I covered for my personal liability or negligence”?

Answer: Yes, as long as you are acting on behalf of NADFAS in your capacity as a member, church recorder, volunteer or young NADFAS member. Any act of negligence by you as an individual that has the consequence of causing bodily injury or property damage to a third party, to whom you would be legally liable, is covered by the liability insurance placed by NADFAS.

Question: “Am I covered if I injure myself whilst acting on behalf of NADFAS”?

Answer: NADFAS arrange Employers’ Liability insurance as required by statute. This covers their legal liability in respect of bodily injury or property damage to you if caused by their negligence. There is no cover however for bodily injury or property damage to you if this has been caused by your own negligence.

Question: “Have I insurance cover when on an organised tour or an event that I have organised”?

Answer: The Public Liability insurance extends to all the activities undertaken by the society so as to protect the society and its members and volunteers against claims brought against them for bodily injury or property damage. If anyone is injured or has their property damaged whilst attending an event and you as an organiser or volunteer are blamed for this then the matter will be dealt with by insurers. If you are, through negligence, to blame for the injury or damage, then the insurance arranged by NADFAS will respond.

Footnote: *NADFAS has with due diligence ensured that it has arranged insurance cover to protect you against any action brought against you as an individual member or volunteer for any case of bodily injury or third party property damage, for which you could be held legally liable. Whether this act is caused by accident, error, omission or negligence your legal liability under common law is protected.*

The insurance cannot of course cover criminal acts and is not intended to cover injury to yourself if this injury was caused by your own act of negligence. There is also no insurance cover in place for acts of wrongdoing or negligence that causes financial loss to a third party, unless that financial loss is a result of their sustained bodily injury or property damage.