



Model Railway Society Clubroom Scheme

Summary of Cover

The Following is a summary of cover only and should be read in conjunction with your Insurance Schedule. The policy giving full details of the cover can be inspected at the offices of **Magnet Insurance Services Ltd, Aura Business Centre, Manners Road, Newark, Nottinghamshire, NG24 IBS. Tel: 01636 858249.**

Note: The term Society shall mean any Model Railway Society, Club, Association or Model Engineering Society subscribing to the Master Policies issued to Magnet Insurance Services Ltd.

Classes of Cover included: (The Scheme excludes claims more specifically dealt with under the Model Railway Exhibition Scheme)

1. Public Liability

All sums which the insured shall become legally liable to pay as damages in respect of:

- a) Accidental death of or bodily injury to any person
- b) Accidental loss or damage to property happening in connection with the Exhibition and occurring within the territorial limits stated in the policy and during the Period of Insurance.

Standard Limit of Indemnity is £2,000,000 in respect of any one accident (£5,000,000 available on request) which the term 'accident' shall include a series of accidents arising out of one event however many claims may arise therefrom.

The policy extends to cover liability directly or indirectly arising:

- to and of members of the organising society
- to and of invited clubs and their members
- to and of invited individuals
- from food and/or beverage supplied by the insured
- for external direction and advertising signs erected by the organising society
- from explosion of steam boilers of model locomotives not exceeding gauge 1
- for loss of or damage to property in custody or control of insured except where otherwise stated e.g. tenant's legal liability at Common Law to the owners of the buildings is included subject to £250 excess
- from ownership, possession or use by or on behalf of the insured, of any passenger carrying miniature railway covered by this insurance, subject to prior notification and written confirmation from Magnet Insurance Services.

Main General exceptions are:

- a) Liability directly or indirectly arising from any agreement to indemnify or contract entered into by the insured and which liability the insured would not have been under but for such agreement or contract. It may be possible to waive this after consideration of the contract by the insurers' subject in most cases to a small additional premium.
- b) Explosion of steam boilers of all locomotives large than Gauge 1.
- c) £250 excess in respect of Third Party Property Damage claims.

For remaining exceptions see Policy.

2. All Risks – Clubroom Contents

Covers all damage to members' and visitors property.

All damage is subject to the usual policy exceptions and a policy excess of £150 for each and every claim.

- Cover is effective on premises and from start of the journey to Clubroom and to the end of the journey home.
- Limit for any one article is 5% of full value of contents or £1,000 whichever is the greater, layouts excepted. (This can be varied by agreement with the insurers subject to prior notification).
- In the event of loss or damage the basis of settlement will be professional replacement or repair or if the owner elects, the cost of materials plus a reasonable amount of time expended subject to the adequacy of the value of the article as declared by the owner.
- An amount of up to 5% of the full value of Contents Sum Insured covered whilst temporarily removed from the owners' premises for advertising purposes such as Building Society office displays to advertise the event.
- Extended to cover Club officials' personal effects against fire and Theft up to £100 for any one official.

Main General exceptions are:

- a) Loss or destruction of or damage to any electrical machinery or apparatus by short-circuiting or self heating, wear and tear, mechanical breakdown.

For remaining exceptions, see policy

3. Personal Accident

If Club members whose name appears on the official membership list shall sustain personal injury due solely and directly to violence occasioned accidentally by external and visible means whilst travelling to, during and returning from the Clubroom or on official Club business or activities the Insurers will pay the following benefits:

In the event of accident causing:	Benefit	
	Age 12 -16	Over 16
a) Death	£1,000	£10,000
b) Loss of one or more hands or feet or the permanent loss of the sight of one or both eyes	£10,000	£10,000
c) Total disablement weekly rate not exceeding 100 weeks	£12	£75

For conditions see policy.

4. Buildings – Optional Cover

- Insured on an 'All Risks' basis extended to include rental charges while Club's own premises are untenable, following damage. Cover includes cost of site clearance and architects fees and is on a full reinstatement basis.

GENERAL CONDITIONS

Minimum Standard of Security - The Clubroom must comply with the following minimum security requirements: (Please refer to Magnet Insurance Services Ltd if you are unable to comply)

Final exit doors must be secured as follows:

- Timber doors – by mortice deadlocks having five or more levers conforming to BS3621 with matching boxed striking plate
- Aluminium doors – by cylinder mortice lock operating a swinging lock bolt
- PVCu doors – by key operated multi-point locking devices having three or more locking points
- The first closing leaf of double leaf doors must be fitted internally with bolts top and bottom

When the premises are left unattended all locks fitted to final exit doors must be put into effect.

All opening windows or roof lights accessible from the ground or via roofs, pipe work or other structures must be secured by key operated locking devices or screwed permanently shut.