



## Model Railway Society Collection 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.**

#### Classes of Cover included:

##### 1) All Risks (includes Accidental Damage and Theft)

Covers your model railway collection and layout, including Garden Railways, whilst in use and:

- a) When kept in your home, garage, shed, garden or any other outbuilding at your address, subject to the Minimum Security Conditions noted below.
- b) whilst in transit, in your custody and control, to and from any UK location, subject to General Condition(1) overleaf.
- c) limited cover is included whilst away from your home address to anywhere else in the UK up to an amount of 5% of full value of your Model Railway Contents Sum Insured. If cover away from your home is required for amounts exceeding 5% of your Model Railway Contents sum insured, please contact us to arrange this cover.

Covers all damage to model railway equipment, including but not limited to: Baseboards, Electrical control equipment and wiring, Scenery, Track work, Locomotives and rolling stock (in respect of garden railways, cover is subject to items being stored away in locked building whilst not in use, Buildings and other model railway accessories

Limit for any one article is £1,000, unless specified to us and noted on your Insurance Schedule. Please contact Magnet Insurance if you need to specify items individually valued at £1,000 or more. NB. Layouts are not classed as one single article.

All claims are subject to the usual policy exceptions, terms and conditions and the following excesses:-

Claims arising from Storm, Flood, Burst Pipes, Riot and Malicious Damage	£50
Claims arising from Theft	£50
Claims arising from Fire (including Arson) and Explosion	NIL
All other claims	£50

#### Basis of Claims Settlement

In the event of loss or damage the basis of settlement will be replacement or repair or, if the owner elects the cost of materials plus a reasonable amount for time expended subject to the adequacy of the value of the article as declared by the owner.

## **OPTIONAL EXTENSION (Only applicable if shown in your Insurance Schedule)**

### **2) Public Liability**

All sums which the insured shall be 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 your model railway activities 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 upon 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:

- from your model railway activities anywhere in the UK
- to and of invited individuals
- from explosion of steam boilers of model locomotives not exceeding Gauge 1

## **GENERAL CONDITIONS**

### **1. Unattended Vehicle Warranty**

No cover will apply for any property loss, theft or damage from an unattended vehicle after 21.00 hours up until the point when the vehicle is next used again.

### **2. Minimum Security**

It is a Condition Precedent to Our liability in respect of loss, destruction or damage occurring more than 30 days after the inception of the Policy that

- (A) final exit doors must be secured as follows:
  - (i) timber doors by mortice deadlocks having five or more levers or conforming to BS3621 with matching boxed striking plate or a close shackle padlock
  - (ii) aluminium doors - by cylinder mortice lock operating a swinging lock bolt
  - (iii) PVCu doors - by key operated multi-point locking devices having three or more locking points
  - (iv) the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom
- (B) all other external doors and internal doors leading to common areas or other premises must be secured:
  - (i) by the means set out in (2A) above, or
  - (ii) by key operated security bolts fitted top and bottom
- (C) 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
- (D) any security measures stipulated or agreed by us in writing.

**Any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements.**