



Model Railway Society Exhibition Scheme

Summary of Cover

The Following is a summary of cover only. 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 1BS. Tel: 01636 858249.**

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

Classes of Cover included:

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
- to and of proprietors of trade stands
- 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 but see question 3 (d) on the proposal form
- 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 Ltd.

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 – Exhibition Contents

- Covers all damage to official exhibitors' property. Subject to a £150 excess and the usual policy exclusions. Cover is effective from the start of the journey to the exhibition and to the end of the journey home, within the UK mainland.
- Limit for any one article is 5% of full value of exhibition 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 an insured exhibition covered whilst temporarily removed from the owners' premises for advertising purposes such as Building Society office displays to advertise the event
- Extended to cover exhibition 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. Money/Cash in Transit Cover

- Provides cover for loss of money (as defined in the policy) taken at an insured exhibition/event whilst the money is on the exhibition premises and whilst the exhibition venue is occupied. Cover is also provided whilst the money is in transit after the exhibition has closed, either to a Club/Society Committee members' private dwelling or to the bank.
- The standard cover is £3,000 maximum any one loss and any one location (higher limits can be arranged for an additional premium and upon referral and acceptance by Magnet Insurance Services Ltd).
- If Magnet Insurance Services Ltd have agreed a higher money cover limit in writing, then for amounts between £3,000 and £10,000, two responsible adults must accompany the money at all times whilst in transit
- Money must be deposited at the bank on the next available banking day, after the exhibition has closed to the public.
- Policy extends to cover up to £3,000 in any one private dwelling of any Club or Society Committee official, e.g. Club Secretary, Treasurer, Chairman or Exhibition Manager.

Main general exceptions are:

- a) Loss or shortages due to accounting errors or omissions.
- b) Loss occasioned by the dishonesty of a member of a society or employee unless such loss shall have been discovered and reported to the insurers within 7 days of the event giving rise to the loss but the insurers shall not in any event be liable for loss due to falsification of accounts or which is covered by a fidelity guarantee or policies.

For remaining exceptions see policy.

Money/Cash in Transit Cover Conditions:

- Club money only (money the Club/Society are legally entitled to claim as belonging to the Club/Society) is covered by insurance
- Night safe facilities to be used where possible
- Where carry to bank exceeds £3,000 the money must be accompanied by two responsible adults.

4. Personal Accident

If exhibition officials whose name appears on the official stewards' 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 exhibition and including setting up and dismantling of the exhibition the insurers pay the following benefits:

	Benefit	
	Age 12 -16	Over 16
In the event of accident causing:		
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.

5. Employers Liability

- Cover will meet the requirements of the Employers Liability (Compulsory Insurance) Act, 1969

6. Consequential Loss

- The policy extends to cover the loss of gross profit (defined as net Profit and all irrecoverable expenses) up to an amount not exceeding 5% of the full value of the exhibition contents sum insured specific to the Company, if the exhibition venue is unusable as a result of Fire and additional perils, Impact of Aircraft, Explosion, Riot, Civil Commotion, Malicious Damage, Storm Tempest and Flood, Bursting or Overflowing of Water Tanks, Apparatus or Pipes, Impact and Earthquake (as defined in the policy) and the exhibition venue owners declare that the exhibition has to be cancelled or curtailed.
- In addition, if the Exhibition/Event is cancelled or curtailed due to Denial of Access to the venue declared by a Public Authority, the Police or Utility Company as a result of a Gas Leak, Fire in the proximity, murder or suicide or a public disorder event.

This limit can be increased by agreement with the Insurers subject to prior notification.

Period of Indemnity

The period of indemnity is taken to be the period of the exhibition and 6 months prior to the opening or from the date of booking the hall whichever is the shorter, provided notice of the exhibition has been given to **Magnet Insurance Services Ltd** at the time of booking the hall and subject to the premium being paid.

GENERAL CONDITIONS

1. Each working layout is to be either barriered off from the public or if this is not possible then the layout must be supervised at all times by the layout owners or operators whilst the exhibition is open to the public.
2. Each stand must not be left unattended whilst the exhibition is open to the public.
3. The Exhibition Manager to hold a complete inventory of all items of an individual value in excess of £1,000 (layouts excepted) forming part of that exhibition a copy of which must be retained in a separate building.
4. No liability attaches to the insurers arising out of the provision of toilet facilities for use of the general public unless you are proved to be legally liable as a result of your negligence.
5. The exhibition manager to hold a complete list of Exhibition stewards and marshals.
6. Prior notice to be given to the insurers of any proposed exhibition involving a layout where passengers will be carried.
7. Minimum Standard of Security. The exhibition/event venue must comply with the following:

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.