



CMRA Model Railway Insurance Scheme

Arranged by: Magnet Insurance Services Ltd
Underwritten by: Aviva Insurance Ltd

Clubroom Insurance Proposal Form

Please fully answer the questions below:

1. Details of Organisation/Club/Society:

Name of Organisation/Club/Society:	
Name of person arranging insurance:	
Position of person arranging insurance within the organisation:	
Correspondence Address (including Postcode):	
Tel: (mobile):	
Tel: (daytime):	
Tel: (evening):	
E-mail address:	

2. Details of Clubroom Premises & Cover Required:

Full Address of Clubroom: (including postcode):	
Date cover required from (DD/MM/YYYY):	
Total Club Contents Sum Insured required?	£
Is any increase in the Contents single article limit (over and above the standard 5% of total Contents sum insured or £1,000 whichever is greater) required? NB. Layouts are <u>not</u> defined as a single article and do not fall into this category	
If 'YES' please provide a full description of item(s) and state the value of each item (Please attach a separate Listing if necessary)	
Do you require Buildings Insurance cover? If 'YES' please state the sum insured required	£

1. General Questions:

a) Are the Clubroom premises built of brick, stone or concrete and roofed with slates, tiles or corrugated steel? (If 'NO' please give details of premises construction below)	
b) Does the Clubroom comply with the Insurers 'Minimum Standards of Security' condition noted in the attached 'Clubroom Certificate'? (If 'NO' please give security details below)	
c) Will there be any Live Steam models providing passenger carrying facilities, either static or mobile? (If 'YES' please provide details below)	
d) Have you (for the risks now being proposed) had more than 2 theft, money or malicious damage claims within the last 5 years? (If 'YES' please provide details below, including: date of incident, circumstances of claim, amount of claim).	
e) Have you (for the risks now being proposed) had claims totaling over £5,000 within the last 5 years? (If 'YES' please provide details below, including: date of incident, circumstances of claim, amount of claim).	
f) Will there be any layouts larger than Gauge 1? (If 'YES' please provide details below)	
Additional Notes: (Please use this for any supplementary notes)	

Declaration

I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. I/we agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so. I/we understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature: _____

Date: _____

(State Capacity of Official signing): _____

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify your insurance adviser or usual Aviva point of contact. Aviva is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Important –Material Facts

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

Data Protection Act –Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Magnet Insurance Services Ltd and Aviva Insurance Ltd.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Credit Searches and Accounting

In assessing your renewal, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud Prevention and Detection

In order to prevent and detect fraud we may, at any time, share information about you with other organisations and public bodies including the Police.

You should show these notes to anyone who has an interest in the insurance under the policy.

Telephone Recording

For our joint protection telephone calls may be recorded and/or monitored.



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 1BS. 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 £100 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 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.

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 the following excesses:-

Claims arising from Storm, Flood, Burst Pipes, Riot and Malicious Damage	£100
Claims arising from Theft.....	£100
Claims arising from Fire (including Arson) and Explosion.....	NIL
All other claims.....	£100

- 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 (inclusive)	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

1. 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.