



CMRA Model Railway Insurance Scheme

Arranged by: Taylor McGill Insurance Consultants Ltd
Underwritten by: Norwich Union Insurance an AVIVA company

Exhibition 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 Exhibition and Venue at which Exhibition/Event is to be held:

Name of Venue:	
Full Address of Exhibition Venue: (including postcode):	
Setting up date:	
Exhibition opening date:	
Exhibition closing date:	
Breaking down date:	

1. General Questions:

a) What is the total Exhibition Contents Sum Insured required? (to include exhibits, stands, stands fittings)	
b) Is any increase in the All Risks single article limit (i.e. over and above the normal 5% of the total Exhibition Contents sum insured or £1,000, whichever is greater) required? If 'YES' please provide a separate list stating the individual article replacement value and its full description. NB. Layouts are <u>not</u> defined as a single article and do not fall into this category.	
c) Is the Consequential Loss limit (i.e. over and above the normal 5% of the total Exhibition Contents sum insured) adequate? (Please refer to the enclosed Summary of Cover). (If 'NO' please state the percentage required).	

<p>d) Do the 'Hiring Conditions' of the owners of the venue you will be using make you responsible for any and all damage arising out of the hiring?</p> <p><i>NB. It is essential that in your own interests you ask the owners whether any such conditions apply, as this Exhibition policy provides cover only where you are proved to be Legally Liable as having been negligent.</i></p>	
<p>e) Are the Exhibition premises built of brick, stone or concrete and roofed with slates, tiles or corrugated steel? (If NO, please give details of premises construction below)</p>	
<p>f) Does the Exhibition Venue meet the Insurers 'Minimum Standards of Security' condition noted in the attached 'Exhibition Certificate'? (If NO, please give security details below)</p>	
<p>g) Will there be any Live Steam models providing passenger carrying facilities, either static or mobile? (If 'YES' please provide details below)</p>	
<p>h) 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).</p>	
<p>i) 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).</p>	
<p>j) Will there be any layouts larger than Gauge 1? (If 'YES' please provide details below)</p>	
<p>k) Please estimate the total number of public attending the exhibition/event.</p>	
<p>Additional Notes: (Please use this for any supplementary notes and continue on a separate sheet if needed)</p>	

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): _____

2. Details of Cover Required:

(all applicants to complete)

	Sum Insured Required	Premium
<p>a) Exhibition Contents/Trade Fixtures/Stands/Trade Fixtures & Fittings (The total sum insured should represent the total replacement value of all exhibition contents)</p> <p>b) Public Liability Cover (Standard cover is £2,000,000 limit of indemnity) (If you need £5,000,000 limit of indemnity please add £50.00)</p> <p>c) Consequential Loss Policy automatically 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 sum insured (See Summary of Cover for further details).</p> <p>d) Exhibition Money Maximum any one loss £3,000 (See Summary of Cover for further details)</p> <p>e) Personal Accident Payment up to £10,000 if an exhibition official shall sustain personal injury due solely and directly to violence occasioned accidentally by external and visible means whilst traveling to, during and returning from the exhibition, including whilst setting up and breaking down. (See Summary of Cover for further details)</p>	<p>£ _____</p> <p>£2,000,000 Included</p> <p>As per Summary of Cover attached</p> <p>As per Summary of Cover attached</p> <p>As per Summary of Cover attached</p>	<p>Example: Sum Insured X £2.50/£1,000 (e.g. £10,000 x 0.25% = £25.00 premium)</p> <p>= £ _____</p> <p>+</p> <p>£50.00 (if £5,000,000 limit of indemnity is required)</p> <p>Included</p> <p>Included</p> <p>Included</p>
	Sub Total	£
	Less 10% CMRA Discount	£
	Plus 5% Insurance Premium Tax (IPT)	£
	*Total Premium Due (*Subject to Minimum Premium of £42.50)	£

Please make you cheque payable to:

Taylor McGill Insurance Consultants Limited and post with your cheque to:

Taylor McGill Insurance Consultants Limited, Chapel Court, Chapel Lane, Arnold, Nottingham, NG5 7DR

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 Norwich Union point of contact. Norwich Union 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 Taylor McGill Insurance Consultants Ltd and Norwich Union Insurance

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 Norwich Union, 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 Exhibition Scheme

Insurance Certificate/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 **Taylor McGill Insurance Consultants Limited, Chapel Court, Chapel Lane, Arnold, Nottingham, NG5 7DR. Tel. 0115 926 9073.**

Note: The term Society shall mean any Model Railway Society, Club or Association subscribing to the Master Policies issued to Taylor McGill Insurance Consultants.

Premium: Calculated at the rate of £2.50 per £1,000 based on the total value of the exhibits/stands and stands fittings, plus 5% Insurance Premium Tax, subject to a Minimum Premium of £42.50 including Insurance Premium Tax at current rate.

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 Taylor McGill

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 – Exhibition Contents

- Covers all damage to official exhibitors' property. Subject to a £50 excess (but which does not apply to Fire and Explosion claims) 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 Taylor McGill).
- If Taylor McGill have agreed a higher money cover limit in writing, then for amounts between £3,000 and up to £10,000, the money must be accompanied by two responsible adults at all times whilst in transit
- Money must 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 (inclusive)	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.

Higher limits are available upon request to Taylor McGill.

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 **Taylor McGill Insurance Consultants Limited** 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 possible provision of cloakroom 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.