

Outline of Insurance Cover for the Association of 16mm Narrow Gauge Modellers

Public Liability Insurance Chart (Issued April 2022)

Limit of Indemnity

For Club Activities £5,000,000 in any one year
For Club Members acting privately £1,000,000 per claim up to a maximum of £2,000,000 in any one year

Geographical Cover

For Permanent Residents of UK, Channel Islands and Isle of Man cover is for UK, Channel Islands, Isle of Man and Europe
For Member permanently resident elsewhere cover is for UK, Channel Islands and Isle of Man only

Situation	Cover	Remarks
Private running on your own railway at home including your railway open to the public for a fund raising event	Members are covered for operating their locos, and for operating locos belonging to non-members with their consent. Non-members may drive a member's loco with their consent. Carrying out modelling/model engineering activities in a personal capacity limits the claim to £1,000,000	Members are covered for claims made against them following a negligent act by them resulting in:- Injury to a member or a non member or damage to property belonging to a member or non member. This includes the sale or supply of refreshments (Public Liability)
Taking your railway to an Area Group Meeting		
Running a portable layout at an exhibition organised by a third party or a permanent layout at a location owned by a third part.		
Running a portable layout at an exhibition organised by the Association/ Area Group		
Carrying our modelling/model engineering activities that are club activities.		

In addition to the above cover, it should be noted that for exhibitions cover is provided where the expected attendance is less than 1,000 persons per day for indoor events and 1,500 persons pre day for outside events.

The title of the insurance is extended to include member's spouses/partners whilst such spouses/partners are temporarily acting for or on behalf of the Association of 16mm Narrow Gauge Modellers.

A claim will be invalid where it concerns a locomotive with a boiler capacity greater than 3 bar litres. It should be noted that for locomotives with a boiler capacity below 3 bar litre it is recommended that safety valves and pipework are tested and inspected annually.

Action pertaining to an affiliated Area Group	Cover is provided for Area Groups where a claim may be made against the Area Group as opposed to an individual member	This does not cover an Area Group that has formed itself into a Limited Company.
Cover for Locomotives and Rolling Stock etc.	The Association does not cover this	Individual cover for models and layouts can be provided by Walker Midgley

Directors and Officers Liability Insurance - Limit of Indemnity - £1,000,000

Action of Directors and Officers	Cover is provided for any act of negligence that is outside of their authority and or a breach of duty or trust.	This covers directors or anyone acting in a directorial capacity (Exhibition Planning Teams or anyone co-opted to act on behalf of the Association and Area Co-ordinators) This does not cover an Area Group that has formed itself into a limited company.
----------------------------------	--	---

Boiler Testers Professional Indemnity - Limited to £1m (with an excess of £500 on any claim.)

Actions of Boiler Testers and named deputies	Cover is provided for any negligence, error or omission in conducting boiler tests in accordance with the current Boiler Test Codes as well as any advice given	It is a condition of cover that Boiler Testers keep a full and proper record of tests conducted and advice or instructions given. All test gauges must be calibrated every two years and have a calibration certificate to confirm this.
--	---	--

