

Bath Area Network for Artists
Members' Public/Products Liability Insurance

Policy Summary

INTRODUCTION

This is a summary of cover only. Please refer to the policy wording for full details of the policy cover, terms and conditions.

ABOUT THE POLICY

This insurance is underwritten by Royal & SunAlliance Insurance PLC.

WHO QUALIFIES FOR COVER

Any Individual or Group member of Bath Area Network for Artists who has paid the appropriate premium.

DEMANDS AND NEEDS

This policy meets the demands and needs of individuals or groups working as visual artists requiring insurance against their legal liabilities to pay compensation arising out of injury to third parties and damage to third party property.

LAW APPLICABLE TO CONTRACT

English Law will be applicable to the contract of insurance between us, unless otherwise stated in your Policy's terms and conditions.

The language used in this Policy and any communication relating to it will be English.

POLICY COVER

This policy will provide you with Public and Products Liability Insurance and Legal Defence Costs.

DURATION OF THIS INSURANCE

This policy will be issued for an annual period commencing 01/06/2008 and shall be renewable on 01/06/2009.

TERRITORIAL LIMITS

You will be insured anywhere Worldwide in respect of Business undertaken at or from premises within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

YOUR BUSINESS

This policy will cover you against the activities of an Artist as defined below:

The preparation, making, teaching, presentation and public display of visual art including live interaction with members of the public in creating artwork, and similar activities as part of a visual art display at locations including open studios. You will not be covered for any exhibition or display involving live performance or the use of fire, pyrotechnics or explosives.

KEY FEATURES OF COVER

Public/Products Liability

This policy provides cover in respect of legal liability for damages including claimant legal costs for;

- Accidental Injury to any person
- Accidental loss or damage to third party Property

Happening during the period of insurance in connection with the Business.

The limit of indemnity provided is £5,000,000 any one claim (any one period in respect of Products liability)

Legal Defence Costs

This policy provides cover in respect of legal costs incurred in defending proceedings arising out of Health & Safety or Consumer Protection legislation occurring during the period of insurance and in connection with the Business.

The Limit of Indemnity provided is £250,000 in respect of any one claim and in the aggregate during the policy period.

PRINCIPAL EXCLUSIONS

Public/Products Liability

- 1 Risks that require more specific insurance i.e. Use of Motor Vehicles, Watercrafts etc
- 2 Bodily Injury to any Person Employed
- 3 Damage to Property in the custody or control of the Insured
- 4 Pollution or contamination unless from sudden and accidental causes
- 5 Costs of repair, recall or replacement of defective products
- 6 Advice, design or specification provided separately for a fee
- 7 Fines and penalties
- 8 Nuclear risks
- 9 Any use of fire or pyrotechnics

Legal Defence Costs

- 1 Fines or Penalties of any kind
- 2 Compensation ordered by a court of criminal jurisdiction
- 3 Costs incurred due to injury of any person or damage to any property

HOW TO MAKE A CLAIM

In the unfortunate event that you need to make a claim, please contact us as soon as possible. Contact details are listed below. *Please note that late notification can lead to claims being repudiated.*

HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please contact us at the following address and we will do our best to resolve the problem:

Managing Director
Hencilla Canworth Limited
Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 5BB.

Tel: 020 8686 5050
e-mail: dudley.parker@hencilla.co.uk

If you are unable to resolve the matter with us and wish to make a complaint you may do so at any time by referring the matter to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone No: 0845 080 1800). Further information is available from them.

FINANCIAL SERVICES COMPENSATION SCHEME

Royal & SunAlliance Insurance PLC are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from the FSCS website at www.fscs.org.uk

DETAILS OF OUR REGULATOR

Hencilla Canworth Limited and Royal & SunAlliance Insurance PLC are authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

ADDITIONAL INFORMATION

If you require any further information or wish to request a copy of the policy wording - Please contact Hencilla Canworth Limited at:

Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 5BB

Tel: 020 8686 5050
Fax: 020 8686 5559
e-mail: mail@hencilla.co.uk