

# **A Guide to R.T.B.I Insurance**

## **“Is it Covered?”**

Revised Edition prepared in September 2002

## **INTRODUCTION**

This booklet is issued for your guidance only.

The Association arranges on behalf of Tables and their membership selective insurances but it should be noted that due to the variety of activities undertaken by Tables not all eventualities will be covered by these arrangements.

Tables undertaking events should give early consideration to the Health and Safety aspects, including a Risk Assessment as well arranging adequate insurance covers for their protection.

### **The Association's appointed Insurance Brokers are:**

Willis Ltd  
Stirling House  
College Road  
Cheltenham  
Glos. GL53 7HY  
Tel: 01242 258400  
Fax: 01242 258449

The Association's main policies are :-

**PUBLIC LIABILITY INSURANCE** covering liability to third parties and property but only if a Table or Tabler is **legally responsible**. The insurers do not make ex-gratia payments.

This does NOT COVER areas such as:-

- a) other organisations or bodies who are assisting with an event.
- b) motor vehicles and their use
- c) Table/Tablers property
- d) equipment or property that is hired or borrowed
- e) permanent leased or rented property
- f) loss of money

**GROUP PERSONAL ACCIDENT INSURANCE** covering Tablers **whilst participating in the Association's activities** for a capital benefit of:£20,000 in the event of Death or Loss of Limbs or Eyes

At the back of this booklet is a summary of the Public Liability policy and details of the Group Personal Accident policy. In both cases cover is subject to the Policy Terms and Conditions which you should read carefully.

The following statement of Questions and Answers will cover the majority of points which may arise, but if you are in any doubt telephone or write to the Brokers or Marchesi House for clarification.

The appendix shows specific types of insurance which a Table should consider for its protection.

Should it be necessary for a Table to seek cover for a particular event or series of events this can be undertaken provided the Brokers are in receipt, at least 7 days (unless otherwise stated) prior to the event, of notice from the Table giving clear details of the cover required. Any premiums that may be required should be paid to the Brokers prior to the event taking place. **WITHOUT SUCH NOTICE COVER MAY NOT BE AVAILABLE.**

In the event of circumstances likely to give rise to a claim against the insurances of the Association, please do not enter into correspondence with anyone other than the General Secretary, Honorary Secretary or the Brokers.

Specific enquiries concerning insurances should be directed to the Brokers.

## **PUBLIC LIABILITY INSURANCE**

This is primarily an indemnity policy providing cover against LEGAL LIABILITY ONLY for claims from third parties for death or injury or loss or damage to Property not under the Table's control. The Insurers cannot make ex-gratia payments. Claims should neither be encouraged nor fostered. Every reasonable care should be taken to avoid accidents and fully comply with the Health and Safety or Local Authority Officers and Advisers.

## **CLAIMS**

- (1) **Report all incidents which may be the subject of a claim to the Brokers or Headquarters as they happen, whether trivial or not.**
- (2) Do **not** divulge that insurance exists.

(3) Do **not** encourage claims.

(4) Solicitors in Table should avoid acting on behalf of Third Parties, as they should remember that as members they are also the “Insured”.

Question	Answer
1. Who is entitled to indemnity?	1. National, Area or Table Councils, Individuals who are either acknowledged Members of Table or informal Voluntary Helpers. This does not include other organisations or bodies (i.e. Scouts, Rotary etc.) who may be assisting formally as a group.
2. Against what?	2. Liability for injury or loss or damage to Third Parties’ person or property.
3. Is injury to a Tabler covered?	3. Yes – if a fellow Tabler or Table as such is legally liable and therefore responsible.
5. Why is this policy necessary?	5. Because the Round Table Association or individual members could be held liable for causing injury or damage when running a Table function of whatsoever nature. The Association must be protected.
6. What is <b>NOT</b> covered? <b>NOTE:</b> This is intended as a guide only and it should not be automatically assumed that everything not mentioned in this answer is covered.	6. <b>(a)</b> Damage to property owned by Tables or Tablers, e.g. clothing, cars, Table regalia, furniture, etc. <b>(b)</b> Damage to motor vehicles or third party claims arising out of their use. <b>(c)</b> Claims made by third parties arising out of the use of motor vehicles or trailers owned or hired by a Table or individual Tablers. So injury or damage to third parties caused by a Christmas Float or Carnival Float would not be covered whilst it was attached to a vehicle <b>(d)</b> Loss of or damage to equipment hired or borrowed by Tables, or for which they deemed responsible (e.g. Marquees, tables /chairs etc.) A Special Policy providing cover is required. <b>(e)</b> Damage to property leased or rented on a permanent basis.  <b>(f)</b> Loss or damage to premises leased or

	<p>hired by Tables when the lease or hiring agreement stipulates that the Table shall arrange insurance of the property against such risks.</p> <p>A Special Policy is required.</p> <p><b>(g)</b> Damage or loss to temporary buildings erected by or behalf of Round Table, e.g., tents, stalls, fairground equipment.</p> <p>A Special Policy is required.</p> <p><b>(h)</b> The first £250 of each and every claim for damage to premises or the contents thereof in the custody or control of Tables, otherwise than by fire or explosion.</p> <p><b>(i)</b> Special arrangements with H.M. Forces or Service Departments. These can often require indemnity very much beyond legal liability and hold Tables responsible for pay and pensions to personnel. Cover can be arranged.</p> <p><b>(j)</b> Organisation of and participation in “Pop Festivals” of any kind.</p>
<b>THE TABLE MEETING</b>	
<b>1.</b> Is Table’s own property, e.g. lectern, gong, etc. covered?	<b>1.</b> No. A Specific Policy is required. See Appendix.
<b>2.</b> Is loss or damage to projectors, etc., hired or borrowed covered?	<b>2.</b> No. A Specific Policy is required. See Appendix.
<b>4.</b> Is injury to a Tabler covered?	<b>4.</b> Yes, if a Table or a Tabler is proved legally liable for the injury. Limited coverage is provided by Table’s Personal Accident policy.
<b>5.</b> Is injury to visitors or loss or damage to their property covered?	<b>5.</b> Yes, if a Table or a Tabler is proved legally liable for the injury or damage. A Damage excess of £250 applies.
<b>6.</b> Is damage caused to furniture, etc., being contents of meeting place covered?	<b>6.</b> Yes, if the Table is liable, but the first £250 of each and every claim for such damage is excluded unless caused by fire or explosion.
<b>7.</b> Is food poisoning covered?	<b>7.</b> Yes, if legally liable.
<b>8.</b> Is Table shop merchandise insured?	<b>8.</b> No, the Table or Area should effect cover for their sales stock, as for other Table property, by a separate policy. This should include cover anywhere in the UK

	including transits. The coverage available under the Willis Regalia scheme can provide this insurance.
<b>HIRING BUILDINGS</b>	
1. Is damage, caused by fire or otherwise to buildings covered?	1. Yes, if they are permanent structures not owed by, leased to, or rented by Table on a permanent basis and provided that Table is legally liable for damage. The first £250 of each and every claim, unless caused by fire or explosion is however excluded. Damage to premises is NOT covered if the lease or hiring agreement stipulates that the Table shall arrange insurance of the property against the risk of damage by fire and/or other perils.
2. Are contents also covered?	2. Yes, if the buildings are permanent structures provided that Table is legally liable for the damage and excluding: (a) equipment hired or borrowed by any table or Tabler. (b) the first £250 of each and every claim for damage unless caused by fire or explosion.
3. Are owners of buildings indemnified?	3. Yes, against claims arising out of the use of buildings for Round Table activities.
5. Are Liabilities assumed under hiring agreements covered?	5. Yes, except when required by H.M. Forces or Service Departments, or when the lease or hiring agreement stipulates that the Table must arrange insurance of the property against the risk of damage by fire.
6. Can Agreements referred to above in Answer 5 be covered?	6. Yes – send Agreement to the Brokers.
<b>USE OF MOTOR VEHICLES (see also CARNIVALS)</b>	
1. Is a Tabler's car covered against damage?	1. No. The Tabler should ascertain from his Insurers (or his employers) that the vehicle can be used for Round Table purposes.
2. Is the liability for injury to passengers	2. No. It is necessary for individual Tablers

covered when carried in Tablers' cars for Round Table purposes?	to ensure that their own policies provide cover.
<b>3.</b> Are Motor Cycle Displays, Gymkhanas, Car Rallies, Treasure Hunts and Concours D'Elegance covered?	<b>3.</b> Contingent liability on Tables and Tablers as organisers is covered, provided the vehicles themselves are insured against Third Party risks and that the Insurers permit such use.
<b>4.</b> Are Motor Car and Cycle race Meetings covered?	<b>4.</b> No. Not automatically. On receipt of details and particulars, contingent liability on Table will be granted.
<b>5.</b> Is Go Kart racing covered?	<b>5.</b> No. A Special Policy is required.
<b>6.</b> Is liability to the public arising out of use of Tablers vehicles and/or hired vehicles or trailers covered when in use for a Table event, such as a Christmas Float or a Carnival?	<b>6.</b> No. Tables must ensure an appropriate Motor policy is in place.
<b>7.</b> If a trailer is detached from a motor vehicle and is being used by Table in that way as part of a function, is Table covered?	<b>7.</b> Yes. Provided Table is legally liable and the trailer is not attached to a mechanically propelled vehicle.
<b>8.</b> If a vehicle is loaned to Table for a special function, can the Public Liability policy provide cover for any Table arising from the use of the vehicle?	<b>8.</b> No. A motor policy must apply. Table must ascertain beforehand if there is a motor policy for the loaned vehicle, who is covered by it and are there any restrictions e.g. drivers with penalty points on their licence. If there is no such policy Tablers must ensure their own motor policy extends to the use of other vehicles or arrange the appropriate cover.
<b>USE OF WATER CRAFT</b>	
Is liability from the use of water craft of every description covered?	Yes. Provided the craft does not exceed 20 feet in length and where separate insurance does not exist.
<b>FETES-FAIRS-BARBECUES</b>	
<b>1.</b> Is damage to turf covered?	<b>1.</b> Yes, if the Table are legally liable with the exception of the first £250 of each claim. If such damage is caused by another party e.g. a stallholder or an organisation running an event, and Table are held legally liable, Table should seek recourse against the party causing the damage.
<b>2.</b> Is the damage to tentage or other	<b>2.</b> No. Special Policy required. See

temporary structure covered?	Appendix.
<b>3.</b> Is liability for injury due to collapse of tentage or temporary structures covered?	<b>3.</b> Yes.
<b>4.</b> Is liability for injury or damage arising out of side shows, competitions, etc., covered?	<b>4.</b> Yes.
<b>5.</b> Is indemnity to Local Authorities or other persons loaning or hiring grounds covered?	<b>5.</b> Yes.
<b>6.</b> Is loss due to rain, etc., covered?	<b>6.</b> No. A Special Policy is required.
<b>7.</b> Is legal liability under contract for injury to celebrities covered?	<b>7.</b> Yes up to £5,000,000 any one occurrence.
<b>8.</b> Is injury or damage due to fire and explosion covered (including fireworks <b>properly</b> stored and handled in accordance with manufacturer's instructions)?	<b>8.</b> Yes, up to £5,000,000 any one occurrence excluding: (a) property leased or hired on a permanent basis. (b) equipment hired or borrowed by any Table or Tabler. (c) damage to temporary structures. (d) damage by fire to property leased or rented by Table when the lease or rental agreement stipulates that separate fire insurance shall be arranged.
<b>9.</b> Is loss of cash covered?	<b>9.</b> No. A Special Policy is required.
<b>10.</b> Is the professional Fairground proprietor indemnified?	<b>10.</b> No. Round Table has contingent liability as organisers only. Fairground proprietor must have own policy.
<b>11.</b> Is liability for loss or damage to any vehicle in a car park provided by Table covered?	<b>11.</b> Yes, but excluding the first £250 of any claim. Should the Table be providing any car park facilities and if any charge be made for the parking of the vehicles a ticket should be issued to every person paying the charge and a notice to the following effect should be displayed in a prominent position in the parking place:- "The Vehicles are admitted to this parking place on condition that...shall not be liable for loss of or damage to: (a) any vehicle, (b) anything in, on, or about any vehicles, however such loss or damage may be

	caused.
<b>12.</b> If fireworks are stored in a Table's vehicle and ignite/explode whilst therein, is the Tabler's vehicle insured by the policy?	<b>12.</b> No, the Tabler should claim under their own motor policy. Tablers are urged to check their motor policies to ensure they are covered in such circumstances.

<b>PUBLIC DINNERS, DANCES AND OTHER SOCIAL FUNCTIONS</b> <b>See Hiring Buildings also.</b>	
<b>1.</b> Is injury to members of public covered. Is food poisoning, etc., covered?	<b>1.</b> Yes – if Table is legally liable.
<b>2.</b> Is loss or damage to clothing in cloakroom covered?	<b>2.</b> Yes – if Table is legally liable.
<b>3.</b> Is loss or damage to special equipment, hired or borrowed covered?	<b>3.</b> No. A Special Policy is required. See Appendix.
<b>CARNIVALS</b>	
<b>1.</b> Is damage to vehicles participating in a procession covered?	<b>1.</b> No. Must have own policies. Contingent liability for Tablers, or Table as organisers is covered.
<b>2.</b> Do owners of vehicles receive indemnity from Table for Third Party Claims?	<b>2.</b> No. Own policy must allow use of vehicles for Carnival.
<b>3.</b> If vehicles are hired or loaned for Tableaux or as floats, are owners of such vehicles covered against legal liability to passengers?	<b>3.</b> No. It is necessary for the vehicle owners own policies to cover this.
<b>4.</b> Is liability in connection with use of animals covered?	<b>4.</b> Yes.
<b>5.</b> Is liability in connection with street decorations covered: e.g. banners across roads?	<b>5.</b> Yes.
<b>LOCAL AUTHORITIES INDEMNITIES</b>	
Covered automatically.	

## **POLICY WORDING**

### **PUBLIC LIABILITY INSURANCE**

This policy and the schedule shall be read together and any word or expression to which a specific meaning has been attached in either shall bear such meaning wherever it may appear.

WHEREAS the Insured by the Proposal which shall be the basis of and incorporated in this contract has applied to the Company for the insurance contained herein and has paid or agreed to pay the premium.

NOW THIS POLICY WITNESSES that subject to the terms contained herein or endorsed hereon the Company will indemnify each of the Beneficiaries severally against liability at law for damages and claimant's costs and expenses in respect of

- (a) Injury to any person
- (b) Damage to Property

Happening during any period of insurance within the geographical limits in connection with the business.

The liability of the Company to all Beneficiaries for damages in respect of one occurrence or all occurrences of a series consequent on or attributable to one source or original cause shall not exceed the limit of indemnity of £5,000,000. The Company will in addition pay for all costs and expenses incurred with its written consent.

### **EXCEPTIONS**

The Company shall not be liable in respect of

1. Injury or Damage caused by or arising in connection with the ownership possession or use by or on behalf of the Beneficiary of aircraft (other than model aircraft) or vehicles.
2. Damage to
  - (a) property leased or rented by the Insured on a permanent basis.
  - (b) temporary structures in the control of the Beneficiary.
  - (c) equipment hired or borrowed by the Beneficiary.
3. The first £250 of any claim for Third Party property damage.
4. The first £250 of each and every claim for damage to premises or the contents thereof in the custody or control of the Beneficiary otherwise than by fire or explosion..
5. Damage by fire to premises leased or hired by the Beneficiary when the lease or hiring agreement stipulates that the Beneficiary shall arrange insurance of the property against the risk of damage by fire.

6. Liability assumed under any special indemnity required by a Department of H.M. Forces unless the wording of such indemnity has been approved by the Company.
7. Injury or damage caused by or in connection with the organisation of or participation in a "Pop Festival".
8. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
  - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - (b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
9. Any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion insurrection or military or usurped power.

## **INTERPRETATION**

For the purposes of this Policy

1. Proposal shall mean any signed proposal form and declaration and any information in connection with this insurance supplied by or on behalf of the Insured in addition thereto or in substitution therefor
2. Beneficiary shall mean any of the following who may claim indemnity under this policy as if a separate policy had been issued to each
  - (a) The Insured
  - (b) the National Area and Table Councils and individual acknowledged members and voluntary helpers thereof (not other organisations or bodies)
3. Injury shall
  - (a) mean bodily injury and shall include death and illness
  - (b) not include injury to any person arising out of the employment of such person by the Beneficiary under a contract of service or apprenticeship
4. Damage shall include loss
5. Vehicles shall mean mechanically propelled vehicles including trailers attached thereto which are licensed for road use and for which a Certificate of Motor Insurance is required other than self propelled mechanical plant while in use as a tool of trade

But the exclusion of liability in respect of vehicles in Exception 1 shall not apply to liability

- (a) arising from the bringing of a load to or the taking of a load from a vehicle
- (b) devolving upon the beneficiary as organiser of an undertaking or activity involving the use of vehicles other than vehicles owned by the beneficiary

## **GROUP PERSONAL ACCIDENT INSURANCE**

### **COVER**

A policy has been arranged to indemnify any acknowledged member of the National Association of Round Tables of Great Britain and Ireland, in respect of death, loss of limb or eye by accident or accidents which arose out of and in the course of the Association's activities of whatsoever nature. The Policy specifically includes the use of circular saws for log cutting, motor cycling, racing on foot and playing charity football matches on behalf of Round Table.

### **COMPENSATION**

Death.....	£20,000
Loss of limbs or eyes (each limb or eye.....)	£20,000

### **EXCLUSIONS**

Hunting, ice hockey, mountaineering, racing (except on foot), polo, winter sports abroad, aviation (except when travelling as a fare paying passenger in a twin or multi-engined aircraft operating on a regular air service or a twin or multi-engined aircraft flying between established airports), civil commotion, riot, war, invasion, intentional self-injury, suicide, insanity and being under the influence of drink or drugs.

N.B. An established airport is defined as being one which has normal passenger handling facilities and which is used for regular advertised passenger flights.

### **CLAIMS**

- (i) A written notice shall be given to Headquarters or the Brokers immediately. Delay may prejudice the entitlement to certain benefits.
- (ii) No compensation will be payable in respect of any claim arising from or traceable to any pre-existing disease, disability or infirmity.

## **ADDITIONAL INSURANCE COVERS**

The following covers can be arranged by the Association Brokers. The rates where stated are indications only and may be varied from time to time.

### **1. TABLES' OWN PROPERTY**

Liability in respect of loss or damage to Table property such as the Chairman's Jewel, other regalia, sales items, fund raising equipment, etc. is excluded under the National Associations Public Liability policy. The Associations Brokers are able to cover such property on the following basis:

Cover: All Risks of Physical Loss or damage to Table Regalia, Jewellery, Cups, Trophies and miscellaneous property owned by Table.

Single Article Limit £750

Excluding the first £25 of each and every claim.

Terms: Indemnity is granted on property, other than Table Regalia, subject to various terms depending upon the property involved.

Refer to Brokers for details and the policy conditions.

#### **Premium (which include Insurance Premium Tax) and limits:**

Package A.	Sum insured £2,500	Premium £39.90
Package B.	Sum insured £5,000	Premium £78.75
Package C.	Sum insured £7,500	Premium £115.50

### **2. PROPERTY HIRED BY OR LOANED TO TABLES FOR EVENTS**

Liability in respect of loss or damage to such property, e.g. tents, stalls, public address systems, etc. is excluded under the National Association's Public Liability policy. The Association's Brokers are able to cover such property on receipt of full details including value.

Cover: Fire, theft, accidental damage and malicious damage excluding the first £25 of each and every claim.

Package 1.	Sum insured £5,000	Premium	£ 39.50
Package 2.	Sum insured £7,500	Premium	£ 59.00
Package 3.	Sum insured £10,000	Premium	£ 79.00
Package 4.	Sum insured £15,000	Premium	£ 118.50

Cover is available in excess of the above limits on request.

### **3. MONEY**

Liability for loss of money collected at Table events is excluded under the National Association's Public Liability policy. The Association's Brokers are able to cover money for specific events from the time the money is

collected at a central cash collection point until delivery to the bank but excluding the first £5 of each and every claim.

Package 5.	Sum insured £ 7,500	Premium	£25.00
Package 6.	Sum insured £10,000	Premium	£31.50
Package 7.	Sum insured £15,000	Premium	£47.50

Cover is available in excess of the above on request.

#### **4. CANCELLATION OF EVENTS**

Cover against abandonment or loss of earnings due to weather or other causes and non-appearance at events can be arranged. Contact the Association's Brokers a minimum of 28 days before the event.

#### **5. DONKEY DERBYS**

These events come within the scope of the National Association's Public Liability Policy, in so far as your legal liability is concerned for injury to persons and damage to property, up to an indemnity of £5,000,000 any one accident unlimited in the period.

This, however, would exclude injury to the riders and/or the donkeys, unless such injury arose out of direct negligence of the Table.

The Association's Brokers are able to cover injury to the riders, normally young persons not gainfully employed regardless of legal liability, for the following benefits:

Death.....	£ 100
Loss of limbs or eyes.....	£1,000

If the riders of the donkeys are gainfully employed, then cover can be extended to give weekly compensation of £10 a week up to 104 weeks. If such cover is required please advise the number of riders in each race, when the necessary Cover Note will be forwarded.

Minimum Premium of £15.00 applies.

Marchesi House  
4 Embassy Drive  
Calthorpe Road  
Edgbaston  
Birmingham B15 1TP  
Tel: 0121 456 4402  
Fax: 0121 456 4185  
hq@roundtable.org.uk

24 September 2002

Dear Sir/Madam,

**NATIONAL ASSOCIATION OF ROUND TABLES - INSURANCE**

As the Insurance Brokers to the National Association of Round Tables we confirm that the Public Liability policy which indemnifies your Table (but not other organisations) in respect of legal liability, has been renewed with the limit of indemnity of £5,000,000.

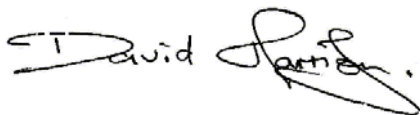
Cover is subject to the policy terms stated in the booklet 'Is it covered?' provided to your Table and we would stress the need to familiarise yourselves with them. Please note an excess of £250 applies in respect of Property Damage and that bungee jumping is specifically excluded as is any cover in respect of motor vehicles that are registered for road use.

We enclose for your Tables use a letter which can be presented to Local Authorities and the like when requested for confirmation of liability cover in respect of your Table events during the year.

Also enclosed are details of insurance facilities specifically arranged on behalf of the Association in respect of Table Regalia and for specific events organised during the year.

Can you please retain this letter with your Table Secretary records for future reference and ensure this is passed to your successor.

Yours sincerely,



For the Company,  
Commercial Risks  
Willis UK Limited

## **SPECIFIC EVENTS**

Please note there is no automatic cover for equipment hired or borrowed but we can provide Fire, Theft, Accidental and Malicious Damage for your event should you require this. The Limits and Premiums for this cover are shown below:

Cover:	1. Sum Insured £ 5,000.00	Premium £ 39.50
	2. Sum Insured £ 7,500.00	Premium £ 59.00
	3. Sum Insured £10,000.00	Premium £ 79.00
	4. Sum Insured £15,000.00	Premium £118.50

We can also provide for money from the time it is collected at a central cash collection point until delivery to the Bank for the following limited:

Cover:	5. Sum Insured £ 7,500.00	Premium £ 25.00
	6. Sum Insured £10,000.00	Premium £ 31.50
	7. Sum Insured £15,000.00	Premium £ 47.50

Cover is available in excess of the above upon request.

## **REGALIA**

The Association does not automatically cover loss or damage to Table regalia and property. All Risks of Physical Loss or Damage to such property is available.

Select the Package representing the total replacement cost of your Table property and advise any item over £750

Package A	Sum insured £2,500	Premium £39.90
Package B	Sum insured £5,000	Premium £78.75
Package C	Sum insured £7,500	Premium £115.50

What is not covered under the Regalia policy:

- a. items exceeding £750 unless specified
- b. the first £25 of each and every claim
- c. small trailers and floats – loss by Theft of the unit when not in use unless from a locked premises or if in the open the unit to be fitted with a wheel clamp or tow hitch lock
- d. Marquees – loss or damage as a result of Storm or Tempest
- e. Bouncy Castles (and the like) – loss by Theft of the unit when not in use unless from locked premises. First £100 each and every claim
- f. Burger trailers/food trailers

If you wish to go ahead with any of these covers please provide full instructions and the premium payment (which includes Insurance Premium Tax).

**NATIONAL ASSOCIATION OF ROUND TABLES**

**REQUEST FOR ADDITIONAL INSURANCE COVERS**

**Name of Round Table :**

**Contact Name :**

**Contact Address :**

**Contact Telephone No :**

**E-mail Address :**

**COVER REQUIRED** (Please tick the appropriate boxes)

**EQUIPMENT HIRE**

**Dates cover required :**

<b>Sum Insured £ 5,000</b>	<b>Premium: £39.50</b>	√
<b>Sum Insured £ 7,500</b>	<b>Premium: £59.00</b>	
<b>Sum Insured £10,000</b>	<b>Premium: £79.00</b>	
<b>Sum Insured £15,000</b>	<b>Premium: £118.50</b>	

**MONEY COVER**

**Dates cover required :**

<b>Sum Insured £ 7,500</b>	<b>Premium: £25.00</b>	√
<b>Sum Insured £10,000</b>	<b>Premium: £31.50</b>	
<b>Sum Insured £15,000</b>	<b>Premium: £47.50</b>	

**REGALIA**

**(Annual Cover)**

<b>Package A</b>	<b>Premium: £39.90</b>	√
<b>Package B</b>	<b>Premium: £78.75</b>	
<b>Package C</b>	<b>Premium: £115.50</b>	

'To Whom it May Concern'

Dear Sirs,

**National Association of Round Tables**

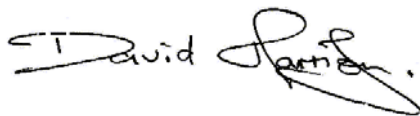
We write as Insurance Brokers to the National Association of Round Tables to confirm that they hold an annual Public Liability Insurance Policy which provides indemnity to all individual Tables in respect of their legal liability, subject to the terms and conditions of cover.

Indemnity is provided by the Zurich Commercial under policy number LN080396 renewable on the 30<sup>th</sup> September 2003. The liability of Insurers for damages in respect of one occurrence or series of occurrences consequent on one original cause shall not exceed the limit of indemnity of £5,000,000 subject to an excess of £250 in respect of Property Damage.

Indemnity is granted to yourselves, if necessary, as owners of the venue for the duration of the Table event.

We trust that the above information is sufficient for your requirements but should you require any further details please do not hesitate to contact this office.

Yours faithfully,

A handwritten signature in black ink that reads "David Harrison". The signature is written in a cursive style with a large, sweeping flourish at the end.

David Harrison  
Account Manager, UK & ROI Retail  
Willis Limited