

THE SUFFOLK GUILD OF RINGERS

Insurance Summary

The Guild has insurance for numerous items, activities and occurrences, and this document is intended to give a general summary of the main cover provided. It does not constitute a legal document, and as with all insurance matters there are numerous exclusions as well as the usual 'small print' and voluntary excess amounts.

Public Liability

Insured for £5,000,000

Products Liability

Insured for £5,000,000

Reputational Risk

Libel, Slander & PR Crisis Communication
Insured for £25,000

Trustees' & Management Liability

Insured for £100,000

Personal Accident

Covers all members 16-80 years of age whilst participating in ringing activities.

| | |
|-------------------------------|---------------|
| Death | £5,000 |
| Loss of one or more limbs | £5,000 |
| Loss of one or both eyes | £5,000 |
| Loss of Hearing | £5,000 |
| Permanent total disablement | £5,000 |
| Temporary total disablement | £200 per week |
| Temporary partial disablement | £80 per week |

Handbells

These are insured for £30,000 on an "all-risks" basis.

Personal Accident cover is also provided for persons 16-65 years of age whilst using the handbells:

| | |
|----------------------------|---------|
| Death | £10,000 |
| Permanent total disability | £10,000 |
| Loss of limb | £5,000 |
| Loss of sight | £5,000 |
| Loss of hearing | £5,000 |

Vestey Ring

(Mini-ring)

Insured for £5,000

If you need further information please contact the Guild Secretary secretary@suffolkbells.org.uk

November 2022