

Suffolk Guild of Ringers Insurances (Synopsis)

The Guild holds insurances on behalf of its members. To benefit your subs must have been paid for the year of the incident. **These notes are only a guide and must not be considered adherent without reference to the Schedules and Certificates held by the Guild relevant to the period of cover.**

Public Liability.

This covers all members who are involved in ringing or working on bells and fittings, and others who are under instruction in the foregoing prior to acceptance as members of the Guild, for damage caused to floors, towers, people and other property including that being worked on. There is no cover when members are carrying out any form of remunerated work. The indemnity is for up to £1,000,000 for each claim and the excess is currently £250 per claim. Negligence has to be proven against the member.

Personal Accident.

This covers all members while travelling directly to and from as well as carrying out ringing, inspections, maintenance, or restoration work anywhere in the United Kingdom. Limits apply to under 16s and over 75s. Adherence to best practise is applicable.

£10,000 (per claimant), Death, Loss of sight in one, Loss of sight in both eyes, loss of one or more limbs, permanent loss of speech, permanent loss of hearing in both ears.
£2,500, Permanent loss of hearing in one ear.
£10,000 Permanent Total Disablement other than above.

In the case of Temporary Partial Disablement, the cover offers £100 per week up to a maximum of 104 weeks for those who can prove gainful employment.

In addition Medical Expenses apply in some cases up to 20% of any claim submitted under each valid category. In the event of death £2,500 may be paid as funeral expenses. Some personal effects are covered up to £150.

For those under 16 or attending full time education, all sections apply except Temporary Partial Disablement and with the change in the Permanent Total Disablement and the applicability, and death benefit being limited to £1000.

For those over 65 to 74, Permanent Total Disablement, and Temporary Partial Disablement benefits are deleted.

For those over 75 all benefits are deleted except death being limited to £1000. The excess is defined in the policy/schedule.

Again some general exclusions exist. Taking part in Rock climbing normally involving ropes, self-injury, occurring whilst in a "state of insanity", aeronautics and radioactive contamination. Recurrence of previous injuries is also excluded.

Usual fraud and fraud prevention clauses are given in both policies and any claim made would be subject to rigorous validation in accordance with the Insurers "Duty of Care".

The Guild is not liable for any changes in policy conditions or extent of cover made by underwriters or any misinterpretation of policy conditions given in these notes of guidance or by any Guild Officer or any Guild publication, at any time. You are reminded that the policy & schedule read together in conjunction with independent advice, or the advices of underwriters, offer the only definitive view of the cover and this should be fully checked before any claim is considered.

If you have any queries contact David Salter.

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