



Est. 1922

British Model Flying Association

(Society of Model Aeronautical Engineers Ltd)

Summary of insurances provided as benefits of membership for 2024

Fully paid members of the Association (including members of the Scottish Aeromodellers Association) are covered by Liability and Personal Accident insurance policies held by the Society of Model Aeronautical Engineers Ltd of which details are given in the following schedule: -

LEGAL LIABILITY

Cover Provided By:	XL Catlin Insurance Company UK Limited QBE Insurance (Europe) Ltd	Policy No. UK00008002LI24A Policy No: Y127836QBE0124A
Limits of Indemnity:	£25,000,000 any one occurrence during the period of insurance in respect of Public Liability £25,000,000 any one occurrence and in the aggregate during the period of insurance in respect of Products Liability The indemnity limit is reduced to £5,000,000 any one occurrence for claims brought in the USA / Canada. £5,000,000 in respect of all claims made during the period of insurance in respect of Professional Indemnity Claimants cost and expenses are covered in addition to the limit of indemnity in respect of Public and Products Liability but are included within the limit of indemnity in respect of Professional Indemnity.	
Geographical Limits:	Great Britain, Northern Ireland, Channel Islands, Isle of Man, and temporary visits elsewhere in the World.	
Activities:	Any recognised / authorised activity of the BMFA relating to Aeromodelling and ancilliary activities.	
Extensions:	Member to Member Liability, liability for damage to leased or rented premises and indemnity to principals [e.g., private landowners].	

PERSONAL ACCIDENT

Cover Provided By:	AVIVA Europe Ltd	Policy No: 100725002GPA
Cover:	The benefits are payable if during the period of insurance when an Insured Person participating in association activities suffers accidental bodily injury (resulting independently of any other cause) within 2 years in death, disablement, loss or the incurring of emergency dental expenses.	
Benefits:	Death £35,000 Permanent Total Disablement from gainful occupation up to £35,000 Permanent, Partial Disability Injury – Scale of benefits to apply. Emergency Dental Expenses £500 (Dental Excess £50) – Reduced benefits apply to members over 85 years of age.	

Effective from: **1st December 2023**

SYNOPSIS OF LEGAL LIABILITY INSURANCE

This Policy covers the Association [BMFA], its Executives, Officials, Clubs and Registered Members in respect of legal Liability to pay damages as a result of negligence in respect of claims arising out of the recognised/authorised activities of the BMFA, up to the Limit of Indemnity of £25,000,000.

The individual members insurance automatically includes:- Public Liability, Products Liability, Member to Member Liability, Liability for damage to Leased or Rented Premises, Liability for Trespass or Nuisance, Liability arising out of instruction or paid tuition, Liability arising out of Libel and Slander and voluntary helpers engaged by the insured in connection with their activities.

MAIN EXCLUSIONS

- Any unlawful activity
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft - other than craft less than 20 metres in length on inland or territorial waters. This does not apply to model craft owned and operated by the insured.
- Product guarantee or recall, repair, or replacement
- Any form of commercial or trade activities unless agreed by the insurer
- Damage to property owned by the Insured or held in trust or in the custody or control of the insured.
- Deliberately staged mid-air collisions at air shows and public displays
- Damage to property being worked upon
- Deliberate or reckless acts
- Pollution unless sudden and accidental.
- Pulse jet powered models and reaction motors other than those defined and permitted in the BMFA Members Handbook and the BMFA General Rules.

BASIS OF COVER

The policy is written on an occurrence basis in respect of public and products liability claims. This means that the policy will respond to any incident covered under the terms and conditions of the policy which has taken place during the period of insurance. In respect of professional indemnity and abuse claims, the policy is written on a claims made basis. This means that the policy will only respond to claims which are first made in writing to the insured during the period of insurance or within 30 days of expiry of the period of insurance.

INCIDENT REPORTING

Incidents which could result in a liability claim should be made IMMEDIATELY notified to the BMFA, a report form can then be issued.

Please contact: British Model Flying Association, Buckminster Lodge, Sewstern, Grantham, NG33 5RW. Tel : 0116 2440028 or Email: admin@bmfa.org; if this is not possible of you would prefer to contact the insurer directly please e-mail Axa XL at casualty-claims-uk@axaxl.com. If you need to speak to a member of the Axa XL claims team urgently, please call the team on 0207 920 5900 and ask for the casualty claims department. 9.00am – 5:30pm Monday to Friday.

ENQUIRIES

Any enquiry regarding the cover can be made to the BMFA's appointed Insurance broker.

Please contact: Tysers Insurance Brokers Ltd, Tysers Insurance & Risk Management Solutions, 2nd Floor, 11 York Street, Manchester, M2 2AW. Tel: 0161 419 3000

This information is a summary of the cover for the purpose of this document. It does not modify, alter, replace or in any way affect the terms and conditions of the actual Policies which solely govern the cover provided.

This document remains the property of the Association and must be surrendered on demand by the Association. The insurance will no longer apply to the person named if for any reason they cease to be a member of the Association.

Axa XL is registered in Ireland (Company registration number 659610). Aviva PLC, registered in England and Wales (Company registration number 2116) CNA Insurance Company Limited, registered in England and Wales, (Company registration number 950). Tysers Insurance Brokers Limited (Company registration number 2957627) are authorised and regulated by the Financial Conduct Authority.