



Allotmenters Liability Insurance Cover

..... an inclusive NAS membership benefit

This insurance benefit has been arranged for the following member types
Societies/Associations, Individual and Life

The benefit forms part of the subscription of the above and in order to be added to the policy
the member must enrol into the scheme.

Whilst you remain a fully-paid-up member, insurers will indemnify you against all sums
which you become legally liable to pay as damages and claimants' costs and expenses
arising out of:

- accidental Injury to any person or accidental loss of or damage to property
- accidental Injury to any person or accidental loss of or damage to property caused by
produce sold or given away

Where such Injury or loss or damage occurs during the Period of Insurance within the
Territorial Limits and in connection with

- Your activities as an individual Allotmenteer or Leisure Gardener
- The organisation of, holding and attending meetings, competitions and events
subject to the listed restrictions

This Insurance:

- is provided up to a limit of £5,000,000
- is operative anywhere in the UK
- and runs annually from 9th May 2020

Conditions apply to the events cover, full details are at the end of this document.

The Insurance is underwritten at Lloyds of London and provides A+ rated security.
The Insurance has been arranged by BGi.uk. A full copy of the policy is available from the
NAS on request.

Your details will only be passed to BGi in the event of a claim, at which time their privacy
policy and terms of business will be forward to the claimant.

How to make a claim.

Any incident that might give rise to a claim under the policy must be reported immediately to:

Mrs Sonia Gallagher

Administration and Facilities Manager

Address: The National Allotment Society O'Dell House, Hunters Road, Corby,
Northamptonshire, United Kingdom, NN17 5JE

Tel: 01536 266576

e-mail: natsoc@nsalg.org.uk

All claims details will then be passed to BGi.uk who will inform Insurers and loss adjusters.

The Allotmenters Liability Insurance is a benefit included in the NAS membership for plot-holders of member associations, life and individual members who enrol onto the scheme. This insurance does not replace the requirement for associations, Councils or landowners to obtain Property Owners and Public Liability Insurance to cover self-management responsibilities, communal areas, site shops, or events and site tours etc

Conditions applying to the events cover

It is a condition precedent to **Our** liability that the following activities are carried out or arranged on **Your** behalf and are contracted out to **Sub Contractors**.

1. Erection of seats grandstands, stages and similar structures;
2. Security, crowd control;
3. Height above 3 (three) metres from natural ground level or, if indoors, stage or floor level;
4. Any Dangerous Activities

Exclusions

The **Policy** excludes any **Loss** or **Damage** arising out of or in connection with the grounds or any underground services, pipes or cabling.

For the purposes of this endorsement the following definitions shall apply:

Dangerous Activities

shall mean any amusement, display, competition or fund-raising activity organized by **You** or on **Your** behalf or which **You** are responsible for and which involves during the event:

1. Fireworks or bonfires;
2. Inflatable play equipment;
3. Fairground rides or mechanical or electrical rides of any kind;
4. Ballooning or flying of any description;
5. Quad bikes, go-karts or motor sports of any kind;
6. Trampolines, gymnastic apparatus or any apparatus that requires the use of a safety harness or ropes to prevent or arrest falls from height;
7. Circus acts or stunt acts;
8. It's a knock out competitions;