



Magnet Insurance Services Ltd
Newark Beacon
Cafferata Way
Newark
NG24 2TN

Tel: 01636 858249

Email: info@magnetinsurance.co.uk

Mr Russ Chilcott
Sedgemoor Model Boat Club
6 The Crescent
Worlebury Hill
Weston Super Mare
BS22 9SR

25-November-2024

Dear Mr Chilcott

Re: Societies Combined Insurance - Policy Number: SISC10305

Thank you for renewing the above Insurance policy and for your payment of £77.20. All the documents you need are enclosed. Please keep them in a safe place.

The policy comes with a 14 day cooling off period, allowing you to cancel it without penalty unless you have made a claim.

Please find enclosed:

- Insurance Schedule
- Statement Of Facts
- Employers Liability Certificate
- Policy Wording

IMPORTANT - Your Insurer has relied on the information contained in the enclosed Statement Of Facts. You are responsible for the accuracy of the statements it contains. Please notify us within 14 days if any of the information is incorrect, as failure to do so could prejudice you in the event of a claim.

If you need any assistance, we are here to help from 9am to 5:30pm Monday to Friday and 9am to 1pm Saturday on 01636 858249.

Yours sincerely

The Magnet Team



For Policy Queries:	01636 858 249
For Claims:	0330 024 2266

Arranged by:
Magnet Insurance Services Ltd
Newark Beacon, Cafferata Way
Newark, NG24 2TN
Tel: 01636 858249

Date of Issue: 25 November 2024

Underwritten by: Covea Insurance plc

Societies Combined Insurance Schedule

Policy Number:	SISC10305
Name of Insured / Business:	Sedgemoor Model Boat Club
Correspondence Address:	6 The Crescent Worlebury Hill Weston Super Mare BS22 9SR
Policy Version:	KH2726.07.23
Your Regular Meeting Place:	TBA,
Business / Activities:	Model Boat Club

Period of Insurance: 22/12/2024 to 21/12/2025 (both dates inclusive)

Sections:	Sum Insured / Indemnity Limit	
1. Public Liability	£	5,000,000
2. Employers' Liability	£	10,000,000
3. All Risks		
a. Society Cups & Trophies	£	Not Insured
b. Office Equipment	£	Not Insured
c. Other Equipment	£	Not Insured
4. Money & Personal Assault	£	10,000

Policy Excess:

Section 1 - Public Liability	£250
Section 3 - All Risks	£25
Section 4 - Money & Personal Assault	£25

Annual Premium: **£77.20** including insurance premium tax and a £10.00 policy administration fee

Statement Of Facts (Continued)

Please check these details carefully

Date of Issue: 25 November 2024

Effective From: 22 December 2024

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when you first take out this Policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and / or statement of fact is accurate and complete. If you do not comply with your duty to make a fair presentation of the risk, your Policy may not be valid or the Policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (b) we would not have entered into this policy on any terms had you made a fair presentation of the risk.

If you are not sure whether certain facts are relevant please ask Magnet Insurance.

You must check all the information contained within this document immediately and tell us if any details are incorrect. You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

A Key Facts Summary and a copy of the Policy Wording are available from Magnet Insurance upon request.



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number SISC10305

- | | |
|--------------------------------------|---------------------------|
| 1) Name of Policyholder | Sedgemoor Model Boat Club |
| 2) Date of commencement of insurance | 22/12/2024 |
| 3) Date of expiry of insurance | 21/12/2025 |

We hereby certify that subject to paragraph 2 :-

1. the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Covea Insurance plc (Authorised Insurer)

A handwritten signature in black ink that reads "S. Maedo".

Chief Executive Officer

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply.
Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.