



## **Combined Liability Certificate of Insurance**

### **Schedule**

#### **Policy No:**

080X8142429

#### **Policy Holder:**

The Affiliated Society or Community Group of The Royal Horticultural Society

#### **The Royal Horticultural Society Address:**

80 Vincent Square, London, SW1P 2PE

#### **Insured Society or Community Group**

Pyrford and Wisley Annual Flower Show

#### **Address:**

130 Lovelace Drive  
Woking  
Surrey  
GU22 8RZ

#### **Applicable Policy Wording**

RHS Commercial Select

#### **Definitions:**

##### **SOCIETY**

Any Society named on the Certificate of Insurance as the policyholder which has returned a satisfactorily completed application form and paid the required premium for the PERIOD OF INSURANCE.

##### **COMMUNITY GROUP**

Any Britain in Bloom, It's Your Neighbourhood Group or other Community Group named on the Certificate of Insurance as the policyholder which has returned a satisfactorily completed application form and paid the required premium for the PERIOD OF INSURANCE.

##### **MEMBER**

Any individual person who is subscribed to or registered as a member of a SOCIETY or COMMUNITY GROUP or is volunteering for a SOCIETY or COMMUNITY GROUP activity.

#### **Period of Insurance:**



Noon 1<sup>st</sup> February 2025

### **Business Description:**

Horticultural and social activities organised by the SOCIETY or COMMUNITY GROUP within the United Kingdom, the Channel Islands or the Isle of Man.

### **Total Premium: £80**

Employers Liability	£10,000,000
Public Liability	£5,000,000
Products Liability	£5,000,000

### **Section 1: Employers' Liability**

**Limit of Indemnity any one event:** GBP 10,000,000

**Terrorism sub-limit any one event:** GBP 5,000,000

### **Section 2: Public Liability**

**Limit of Indemnity any one event:** GBP 5,000,000

**Terrorism sub-limit any one event:** GBP 2,500,000

**Excess:** Nil

### **Section 3: Products Liability**

**Limit of Indemnity any one event and in the aggregate for the period of insurance:**

If Public Liability is Insured: As per Section 2: GBP 5,000,000

**Terrorism sub-limit any one event and in the aggregate for the period of insurance:**

If Public Liability is Insured: As per Section 2: GBP 2,500,000

**Data Protection sub-limit in the aggregate for the period of insurance:**

If Public Liability is Insured: As per Section 2: GBP 500,000



## Hazardous Activities

WE will not indemnify YOU in respect of any liability caused by or through or in connection with:

- 1 marathons or sponsored walks or rides;
- 2 firework displays or bonfire displays;
- 3 injury to participants in It's a Knockout type competitions or Donkey Derby races;
- 4 loss or damage to articles hired in or personal effects of MEMBERS;
- 5 events where the attendance is expected to exceed 1500 at any one time unless notified to US;
- 6 mechanically propelled amusement devices;
- 7 bungy jumping or parachute jumping.

## Inception Endorsement

WE will not indemnify YOU in respect of any liability caused by, through or in connection with claims occurring prior to inception and acceptance by the Royal Horticultural Society. Cover will be deemed to have attached upon receipt of payment.

## Member to Member Extension

WE will indemnify YOU or any MEMBER of the SOCIETY or COMMUNITY GROUP named on the Certificate of Insurance, provided that:

- 1 such MEMBER is not entitled to indemnity under any other insurance;
- 2 the conduct or control of all claims is vested in US;
- 3 such MEMBER will, as though he were YOU, observe, fulfil, and be subject to the terms, exceptions, limitations and conditions of this section in so far as they can apply;
- 4 WE will not be liable under this endorsement for injury to any person in the employment of such MEMBER arising out of and in the course of such employment;
- 5 OUR total liability will not exceed the indemnity limit or other limits stated in the section whether the indemnity is given to YOU or to a MEMBER or partly to each;
- 6 In the event of the amount payable exceeding the indemnity limit YOUR claims will have priority over the claims of a MEMBER

Please note that the policy is underwritten by NFU Mutual.

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[www.nfumutual.co.uk](http://www.nfumutual.co.uk)