

WILTSHIRE FEDERATION OF WIs

COVER PROVIDED FOR INDIVIDUAL WIs WITHIN WILTSHIRE

Insurer: **Ansvar Insurance Company**

Renewal Date: **3rd February 2022**

Policy No: **CCP 2146275**

1. Risk Address: Any rented premises or member's home used as a meeting place by the WI
2. Indemnity Limits Public Liability – 5 million pounds
 Products Liability – 2 million pounds
Legal Expenses £100,000
3. Cover is for injury to a third party and for third party property damage
4. An excess of £100 applies in the event of damage to third party property
5. Covers the charitable activities of the insured: Meetings, Leisure pursuits, classes, talks, fundraising - including:
Attendance at Trade shows, exhibitions and seminars
Clean – ups and litter picking
Clerical and non-manual work
Domestic work including domestic gardening
Recreational activities not otherwise excluded (below)
6. Member to member liability is included

What is not covered

Liability arising from any of the following activities.

Abseiling
Aerial activities of any kind
American Football or Australian rules football
Climbing requiring the use of hands as well as feet (other than children's playground equipment)
Fire walking
Firework and/or bonfire events organised or run by any **professional supplier**
Football as part of a League
Glacier walking or trekking
Gaelic football
Gorge walking and the like
Gymnastics
Horse, Pony, or donkey riding of any kind
Martial arts or fighting sports of any kind
Parkour or freerunning
Professional sport of any kind
Racing or time trials (other than on foot)
Rugby
Underground activities of any kind including but not limited to potholing or caving
Weightlifting

PLEASE NOTE

If activities listed above are provided under the **COMPLETE CONTROL** of a **PROFESSIONAL SUPPLIER** they should have separate insurance. Please check with the activity supplier.

Certain activities not listed above, and outside your normal meeting may not be covered. Please contact WI House if you have any queries regarding any extra activities.