



XL Insurance
Liability

Members Liability Cover

IPID and Important Information



Members Liability Cover

Insurance Product Information Document

XL Catlin Insurance Company UK Limited

Registered in England - Company Number 5328622. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a public and Product Liability insurance policy covering activities as recognised in the BMFA Handbook.



What is insured?

- ✓ The legal liability of the member for injury or damage to property of a third party whilst the member is engaged in membership activities up to GBP 10,000,000 limited to GBP 10,000,000 in the aggregate for claims involving pollution
- ✓ The legal liability of the member for injury or damage to property of a third party arising from the supply of Products. This cover only applies to members who have registered as a Commercial Trader with the BMFA for the supply of model aircraft kits and parts.
- ✓ The costs of defending a claim for legal liability.
- ✓ The legal liability of the member to another member for injury or damage to property up to GBP 10,000,000



What is not insured?

- ✗ Liability arising from ownership or occupation of land or buildings. This exclusion does not apply to the use of land for BMFA activities and where permitted to do so by the landowner.
- ✗ Liability arising from the insured's profession or professional activities (unless agreed with the BMFA as a Commercial Trader) or anyone employed by the member.
- ✗ Contractual liability.
- ✗ Deliberate or reckless behaviour by a member.
- ✗ Liability arising from abuse.
- ✗ Liability arising from motor vehicles. Cover is provided for private motor vehicles airside in connection with BMFA activities provided cover is not provided by any other motor insurance policy or required by Law.
- ✗ Liability arising from aircraft other than remotely controlled un-manned aerial vehicles or model aircraft as defined by the BMFA.
- ✗ Liability arising from asbestos.
- ✗ Punitive damages.
- ✗ Liability arising from radioactive contamination.
- ✗ Liability arising from war.
- ✗ Liability arising from cyber.
- ✗ Liability covered by any other policy.
- ✗ Liability where the organisation that is the Policyholder is also covered by the Insurer.
- ✗ Activity in USA or Canada other than temporary trips.
- ✗ Deliberately staged mid-air collisions at airshows and public displays.

- ✗ Pulse jet powered models and reaction motors other than as defined and permitted in the BMFA members handbook and the BMFA General Rules.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! This cover is for the member whilst involved in membership activities only.
- ! Activity in USA or Canada for temporary trips has to be registered with the BMFA and a membership taken with A.M.A for any trips to USA. Cover is limited to £5,000,000
- ! Claims below £2,000 in respect of damage to Property are covered by the BMFA and not the Insurer.



Where am I covered?

- ✓ This insurance covers you in the Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; and temporary visits elsewhere in the World.
- ✓ Trips to USA and Canada need to be registered with the BMFA and a separate insurance taken out with Academy of Model Aeronautics (AMA).



What are my obligations?

- You must tell us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of the cover which applies to you. In certain circumstances we may cancel your policy in accordance with the "Notification of changes" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must notify any claim as soon as possible.



When and how do I pay?

The policy is paid for by the body of which you are a member as part of your membership fees.



When does cover start and end?

This insurance cover is for a 12 period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You cannot cancel this contract as the contract is between the body of which you are a member and the Insurer.



How to Make a Complaint

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times.

If you have any questions or concerns about the policy or the handling of a claim please contact your broker through whom this policy was arranged.

If you wish to make a complaint you can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE, UK Branch
20 Gracechurch Street
London
EC3V 0BG, United Kingdom

Email: axaxlukcomplaints@axaxl.com

Telephone Number: +44 (0)20 7743 8487

XL Catlin Services SE acts on our behalf in the administration of complaints.

If you remain dissatisfied after the Complaints Department have considered your complaint, or you have not received a final decision within (8) weeks, you can refer your complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
United Kingdom

Email: complaint.info@financial-ombudsman.org.uk

Telephone Number: **From within the United Kingdom**
0800 0234 567 calls to this number are free on mobiles and landlines
0300 1239 123 calls to this number costs no more than calls to 01 and 02 numbers

From outside the United Kingdom
+44 (0)20 7964 0500
Fax Number: +44 (0)20 7964 1001
Text Number: 07860 027 586 Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Catlin Insurance Company UK Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>



Regulatory Information

(a) **XL Catlin Insurance Company UK Limited**

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

(b) **XL Catlin Services SE**

XL Catlin Services SE acts as an agent of XL Catlin Insurance Company UK Limited in connection with this policy. XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered Office 8 St. Stephen's Green, Dublin 2 D02 VK30, Ireland.

Registered in Ireland Number 659610.

You can check this information on the Central Bank of Ireland's website at www.centralbank.ie which includes a register of all the firms they regulate.

Fair Processing Notice

This Privacy Notice describes how XL Catlin Insurance Company UK Limited (“**we**”, or “**us**”) collect and use the personal information of insureds, claimants and other parties (“**you**”) when we are providing our insurance and reinsurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by us for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: legalcompliance@axaxl.com.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

Brokers, Intermediaries, Partners, Employers and Other Third Parties

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.



axaxl.com

XL Catlin Insurance Company UK Limited
20 Gracechurch Street, London, EC3V 0BG, United Kingdom

Telephone: +44 (0)20 7626 0486 Fax: +44 (0)20 7623 9101 **axaxl.com**

XL Catlin Insurance Company UK Limited | Registered office: 20 Gracechurch Street, London, EC3V 0BG, United Kingdom | Registered in England No. 5328622
XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.