



An Affiliated Branch of
**The Association of Woodturners
of Great Britain**

The following is a distillation of interpretation of our **Public Liability Insurance** taken out via AWGB. It has kindly been verified as correct by David Atkinson of AWGB.

1. The insurance indemnifies Mid Staffs Woodturners Association from claims by third parties, i.e. Public Liability.
2. It indemnifies MSWA (the club) not individuals.
3. Members of MSWA are covered.
4. Visitors to club events, as well as members who have not yet renewed their annual subs. are covered.
5. The insurance does not cover visiting demonstrators. They must have their own Public Liability insurance in their own right and this should be checked for adequacy prior to the event.
6. The insurance does not cover a MSWA member demonstrating at another club, unless it is a MSWA organised event. In which case they must have paid their annual subs.
7. Personal injury is not covered if self inflicted. I.e. if a member (or visitor) drops something on their own foot. However a member (or visitor) is covered if someone else at a club event drops something on the others foot.
8. If a member has not paid their annual subs. to MSWA then they are not insured to demonstrate.
9. "Hands on" type events organised by the club are covered.
10. Members of MSWA are covered at "summer fete" type events provided the visit (which may include a demonstration and items for sale) is arranged by the MSWA Committee. The names of those attending shall be recorded in prior committee meeting minutes. This can be a single person or a number.

We also have *All risks* cover for £3000 of club equipment etc. This covers club equipment at Etching Hill Village Hall, in transit to/from and at shows. However cover is not provided for privately owned equipment being taken to a show etc. even if it is to be used as part of the club event. By this I refer to members preferring to take their own portable lathe (or tools) on which to demonstrate on behalf of the club. Nor is cover provided for turned items given for sale neither at shows nor at club meetings. So called "stock"

W Rose, 30th April 2012