



Insurance Scheme 2009

Information Pack

A New Year, A New Scheme – exclusive to you

I am pleased to enclose details of our Insurance Scheme for 2009 which will now run from 1st February 2009 to 31st January 2010.

The Scheme is open to both Members and Non-Members of the Association - **Members will benefit from preferential premiums.**

The Association (RCA) has negotiated the Scheme with COBRA Insurance Brokers who are based in Caterham, Surrey. COBRA is one of the UK's fastest growing, well established and well respected independent insurance brokers and they have an excellent track record working with affinity groups and associations. Testament to their success was the Football Association's recent endorsement of COBRA's National Liability Programme for grassroots football. Suffice to say, we are delighted to have COBRA on board and look forward to working with them over the coming years for your benefit.

The scheme is now underwritten by RSA (previously Royal and Sun Alliance), the UK's largest commercial insurer, so you will be in safe hands in the event of a claim.

We are still able to offer Public/Products Liability Insurance at a competitive premium and I would recommend that you purchase this cover as:

- ✓ Society is becoming increasingly litigious with the number of third party injury claims increasing. I am sure you will be aware of the recent increase of 'where there's blame, there's a claim' mentality.
- ✓ Historically, economic downturns generally can lead to an increase in third party public liability claims.
- ✓ Due to this increase in third party liability claims, where organisations are hiring premises, the owners of the premises are insisting on the hirer having Public Liability insurance in force and being able to prove this. Please note this insurance will cover you at all shows, not just RCA shows.
- ✓ If you are working from home and you have not told your Home Insurer of this or made separate arrangements, then your household insurance will probably not cover you for these (commercial) risks, so you need this cover.

New for 2009:

- ✓ As an added benefit, if you purchase Public/Products Liability insurance, you will also automatically benefit from Personal Accident Insurance covering you whilst you are attending and travelling to and from RCA shows and the annual premium is £131.78.
- ✓ We have also introduced a number of additional covers such as Contents and Employers Liability. These covers can be purchased at the same premium irrespective of your Craft Type.

Cont/...

If you are renewing your RCA Insurance

Your existing insurance cover will expire on 5th April 2009.

The 2009 Scheme will now operate from 1st February 2009 to 31st January 2010. Therefore, if you are renewing your RCA Insurance for 2009, the policy will renew from 6th April 2009 and will expire on 31st January 2010.

In the event that you purchase Public/Products Liability *only* (including the Personal Accident extension), then the premium will reduce to £99.03 as cover will be for a 9 month period.

If you purchase any of the additional covers, then the premiums for these sections (e.g. Contents, Goods in Transit) will remain unchanged - please refer to page 3 **Your Options**.

If you are purchasing your RCA Insurance for the first time

If you purchase the Public/Products Liability cover only (including the Personal Accident extension) then the premiums are as follows:

Date of joining the Scheme	Member Premium *	Non-Member Premium *
1 st February 2009 to 30 th April 2009	£131.78	£158.13
1 st May 2009 to 31 st July 2009	£99.03	£118.83
1 st August 2009 to 30 th October 2009	£66.28	£79.53
1 st November 2009 to 31 st January 2010	£33.53	£40.23

* Premiums include Insurance Premium Tax @ 5%

If you purchase any of the additional covers then the premiums for these sections (e.g. Contents, Goods in Transit) will remain unchanged - please refer to page 3 **Your Options**.

How do I apply for the RCA Insurance Scheme?

- ✓ Please select the covers required.
- ✓ Complete the Application Form (pages 5 and 6)
- ✓ Send the completed Application Form with your payment to the RCA Insurance Team at COBRA Insurance Brokers to the address shown on the Form.

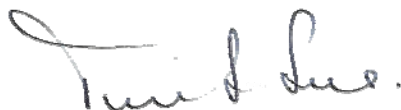
To help you make an informed decision as to the covers you require, please refer to the guide '**Your Insurance – explained**', which you can download from:

www.cobrainurance.co.uk/ruralcraftsassociation

The RCA Insurance Team is there to provide you with impartial advice.

Contact	Telephone	Email
Sam Glover	01883 333382	rca@cobtainurance.co.uk
Daisy Docherty	01883 346346	rca@cobtainurance.co.uk

Please remember you must have Public Liability Insurance if you exhibit at a public event, so please take advantage of the insurance scheme we have arranged.



Trevor Sears
Director

Option 1

If your turnover is *less* than £2,000,000

We are pleased to offer a selection of covers irrespective of the craft undertaken and these are detailed in the Summary of Benefits below:

***New for 2009**, if you choose Public and Products Liability cover, you will automatically receive the following Personal Accident benefits whilst you are attending and travelling to and from a Rural Crafts Association Event in the United Kingdom:

Personal Accident Benefit:	Limit
Death	£10,000
Total and permanent loss of use of one or more limb(s)	£10,000
Total and irrecoverable loss of sight in one or both eyes	£10,000
Permanent total loss of hearing in one or both ears	£10,000
Permanent loss of speech	£10,000
Permanent Total Disablement	£10,000
Temporary Total Disablement	£50 per week, subject to a 7 day deferment period

Summary of Benefits

Cover	Sum Insured/ Limit of Indemnity	Members Premium	Non-Members Premium
Public/Products Liability For accidents to the public and third party property damage	£1,000,000	£131.78	£158.13
Personal Accident Attending and travelling to and from RCA events in the United Kingdom	* See above	Automatically included if you Purchase Public & Products Liability	Automatically included if you Purchase Public & Products Liability
Contents All risks anywhere in the United Kingdom	£2,000	£26.25	£31.50
Goods In Transit	£1,000 - own vehicle	£42.00	£50.40
Business Interruption Increased costs of working	£25,000	£52.50	£63.00
Employers Liability For accident to your employees	£10,000,000	£52.50	£63.00
Personal Accident - Upgrade '24 hour' worldwide cover	* See above	£6.30	£7.56
Legal Expenses	£100,000	£57.75	£69.30

Higher sums insured are available - please contact the RCA Insurance Team.

To help you make an informed decision as to the covers you require, please refer to the guide '**Your Insurance – explained**', which you can download from:

www.cobrainurance.co.uk/ruralcraftsassociation

To apply for cover, please complete the Application Form – see pages 5 and 6



Your Options continued

Option 2

If your turnover is greater than £2,000,000

Competitive quotations can be provided for the following covers under a single package policy for enterprises with an annual turnover greater than £2,000,000:

Cover
Buildings
Contents
Business Interruption
Goods In Transit
Money
Public and Products Liability
Employers Liability
Commercial Legal Expenses
Personal Accident

For a bespoke quotation, you should contact the Rural Crafts Insurance Team at COBRA:

Contact	Telephone	Email
Sam Glover	01883 333382	rca@cobtaininsurance.co.uk
Daisy Docherty	01883 346346	rca@cobtaininsurance.co.uk

Application Form

Your details:

Name:	
Trading Name:	
Address (including full postcode):	
Contact Telephone Number:	
Email:	
Are you renewing or purchasing RCA membership ?	Yes/No - please delete as applicable
Craft:	
Annual Turnover:	£
% turnover exported to USA and Canada	£

Cover:	to start from *	to end on 31 st January 2010
<p>Please enter the date you want cover to start from above * – the date must be from 1st February 2009 onwards as the Scheme operates from 1st February 2009 to 31st January 2010. Please note that the expiry date of 31st January 2010 will remain the same, unless agreed otherwise.</p>		

RCA Member Cover requirements:

Cover	Premium	Cover required (please enter the relevant premium below)
Public & Products Liability	£131.78	
Personal Accident	Automatically included if you Purchase Public & Products Liability	N/a
Contents	£26.25	
Goods In Transit	£42.00	
Business Interruption	£52.50	
Employers Liability	£52.50	
Personal Accident - Upgrade	£6.30	
Legal Expenses	£57.75	
TOTAL PREMIUM PAYABLE		£

Non-Member Cover requirements:

Cover	Premium	Cover required (please enter the relevant premium below)
Public & Products Liability	£158.13	
Personal Accident	Automatically included if you Purchase Public & Products Liability	N/a
Contents	£31.50	
Goods In Transit	£50.40	
Business Interruption	£63.00	
Employers Liability	£63.00	
Personal Accident - Upgrade	£7.56	
Legal Expenses	£69.30	
TOTAL PREMIUM PAYABLE		£

Payment Options:

The following payment options are available:

1. By cheque for the full amount payable to COBRA Insurance Brokers
2. By credit or debit card for the full amount – see below

The following cards are acceptable – Mastercard, Switch/Maestro, Visa and Solo

If you are paying by credit or debit card, please complete the following details in full:

Full name of cardholder:			
Address (including full postcode):			
Card Type:			
Card Number:			
Issue Number: (Solo or Switch/Maestro)			
Security Number (Visa or Mastercard)			
Card Valid From:	From		To
Amount to be debited:			

Claims Declaration:

Please provide details of any claims within the last 3 years:

What to do next:

In order for cover to commence, please:

- ✓ Complete the Application Form (pages 5 and 6) in full
- ✓ Enclose your cheque/remittance by credit or debit card
- ✓ Send the completed Application Form (pages 5 and 6) and your payment to:

**RCA Insurance Team,
COBRA Insurance Brokers,
Quadrant House, Croydon Road, Caterham, Surrey, CR3 6TR**

Please note that receipt of payment is not confirmation of cover. Cover will only commence once your Application has been approved by the Insurer.

Policy documentation including your Certificate of Public Liability will be sent to you by email if you have supplied a valid email address on page 5 of the Application Form.