

Summary of Insurances

Confirmation of Cover

Cover Provided By:	Liberty Speciality Markets Via Sportscover Europe Limited 8 Eagle Court London EC1M 5QD
Policy number	PLON99/0119448 Aspen Insurance UK Limited 30 Fenchurch Street London EC3M 3BD
Policy number	I0AK5W524A0F
Brokers:	AON UK Limited First Floor 3 The Embankment Sovereign Street LEEDS LS1 4BJ
Period of Insurance:	From 1 st January 2026 to 31 st December 2026
Geographical Limits:	Great Britain, Northern Ireland, Channel Islands, The Isle of Man and temporary visits elsewhere in the world.
Limits of Indemnity:	<p>£25,000,000 any one occurrence during the period of insurance in respect of Public Liability</p> <p>£25,000,000 any one occurrence and in the aggregate during the period of insurance in respect of Products Liability</p> <p>The indemnity limit is reduced to £5,000,000 any one occurrence for claims brought in the USA / Canada.</p> <p>Claimant's costs and expenses are covered in addition to the limit of indemnity in respect of Public and Products Liability but are included within the limit of indemnity in respect of Professional Indemnity.</p> <p>The £25,000,000 indemnity limit comprises of a £5,000,000 indemnity limit provided by Liberty Speciality Markets Via Sportscover Europe Limited and an additional £20,000,000 provided by Aspen Insurance UK Limited.</p>
Activities:	Any recognised / authorised activity of the BMFA.

Confirmation of Cover (Continued)

This Policy covers the Association [BMFA], its Executives, Officials, Clubs and Registered Members in respect of legal liability to pay damages in respect of claims arising out of the recognised/authorised activities of the BMFA and made during the period of insurance, up to the Limit of Indemnity of £25,000,000.

The cover includes:

Public Liability	Products Liability
Member to Member Liability	Corporate Manslaughter/Homicide – Defence Costs
Consumer Protection Act – Defence Costs	Food Safety Act 1990
Liability for damage to Leased or Rented Premises	Liability for Trespass or Nuisance
Advertising Injury – libel, slander etc	Indemnity to Principals
Contingent Motor Airside Liability	Indemnity to Landowners / Crown for use of land for BMFA activities where agreed.
EC785/2004 compliant cover (indemnity limited to £1 million) for commercial drone flights made in the Open Category for drone photography businesses with a turnover of less than £20K and for occasional use by businesses which are not specifically drone photography businesses	
Voluntary Helpers engaged by the Insured in connection with their activities	

Note: This list is not exhaustive. Please refer to the Policy for full cover details

Main Exclusions

Liability arising out of:

The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or waterborne craft - other than craft less than 20 metres in length on inland or territorial waters. This does not apply to model craft owned and operated by the insured as part of their activities as the BMFA registered member.

- Any unlawful activity
- Any form of commercial or trade activities unless agreed by the BMFA
- Damage to property owned by the Insured or held in trust or in the custody or control of the Insured
- Deliberately staged mid-air collisions at air shows and public displays
- Damage to property being worked upon
- Pollution unless sudden and accidental
- Pulse jet powered models and reaction motors other than those defined and permitted in the BMFA Members Handbook and the BMFA General Rules
- Deliberate or reckless Acts
- Product guarantee or recall, repair or replacement

Note: This list is not exhaustive. Please refer to the Policy for full cover details

Incident Reporting

Incidents which could result in a Liability claim should be IMMEDIATELY notified to the BMFA at Buckminster. A special report form will be sent by return. Please contact: British Model Flying Association, Buckminster Lodge, Sewstern, Grantham, NG33 5RW. Tel: 0116 2440028; if this is not possible of you would prefer to contact Aon bmfa@aon.co.uk . If you need to speak to a member of the Aon Claims team urgently, please call 0161 790 7000 9.00am – 5:00pm Monday to Friday. Alternatively, if out of hours Dawn Luby 07825561773 or Karen Tonge 07734944323

Basis of Cover

The policy is written on an occurrence basis in respect of Public and Products Liability claims. This means that the policy will respond to any incident covered under the terms and conditions of the policy which has taken place during the period of insurance.

In respect of Professional Indemnity and abuse claims, the policy is written on a claims made basis. This means that the policy will only respond to claims which are first made in writing to the Insured during the period of insurance or within 30 days of expiry of the period of insurance.

Other Insurances

The BMFA have negotiated a Personal Accident Policy for its affiliated members through Aviva. The cover provides a benefit in the event of death or permanent total disablement. The benefits are payable if during the period of insurance an insured person suffers accidental bodily injury (resulting independently of any other cause) whilst participating in association activities which results in either death, permanent disablement within a period of two years from the date of the accident. Benefits are as follows: Death £35,000, Permanent Total Disablement from usual occupation £35,000, Permanent Disability Injury – scale of benefits to apply, Permanent Partial Disablement– scale of benefits to apply, Emergency Dental Expenses £500 (Dental excess £50) – Benefits apply to persons aged 5 and over.

Enquiries

Any enquiry regarding the insurance cover can be made Aon UK Limited bmfa@aon.co.uk

Complaints Procedure

The **Insurer** is dedicated to providing a high-quality service and the **Insurer** wants to ensure that it maintains this at all times.

If the **Insured, Insured Person, or Insured Entity** has any questions or concerns about the policy or the handling of a claim please contact the broker through whom this policy was arranged.

If the **Insured, Insured Person, or Insured Entity** wishes to make a complaint it can do so at any time by referring the matter to:

Chief Executive Officer,
Sportscover Europe Ltd,
2nd Floor,
153 Fenchurch Street,
London,
EC3M 6BB

Email: complaints@active-risk.com

If You are still not satisfied with the service and wish to make a complaint You may do so in writing or verbally using the contact details below, quoting Your policy and/or claim number:

Compliance Officer

Liberty Mutual Insurance Europe SE

20 Fenchurch Street, London EC3M 3AW, Email: complaints@libertyglobalgroup.com

Telephone Number: +44 (0) 20 3758 080

Liberty Mutual Insurance Europe SE

5-7 rue Leon Laval L-3372 Leudelange, the Grand Duchy of Luxembourg

Email: complaints@libertyglobalgroup.com

Telephone Number: +352 28 99 13 00

If You remain dissatisfied after Liberty Specialty Markets has considered Your complaint, or if You have not received a written final response within eight weeks from the date Sportscover Europe Limited received Your complaint, you may be entitled to refer Your complaint to the Financial Ombudsman Service who will independently consider Your complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

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

Website: <https://www.financial-ombudsman.org.uk>

