NOTTINGHAMSHIRE FEDERATION OF WIs

**INSURANCE SCHEME RENEWAL 2025 - 2026** February 2025

It is time to renew your **annual WI Insurance policy**. Your WI must have Public Liability Insurance and a policy is available to your WI through NFU Mutual, which runs from **1 May 2025 to 30 April 2026**. If you have cover through another policy would you please advise us of the Company and the Policy Number.

The policy covers:

**A.** **PUBLIC LIABILITY:** Limit - £5 million

 If you are planning an event and are unsure about your insurance cover for it, please telephone the Office who will

 ask NFU for their advice.

**B.** **MONEY:** Limit - £500

1. Unsecured outside business hours.
2. In the dwelling of a responsible WI member.

 Limit - £5,000 for cash in transit, in a bank night safe, or on premises during business hours.

**C.** **EMPLOYER’S LIABILITY:** Limit - £10 million

The majority of WIsfeel that they don’t actually employ anyone. However, voluntary helpers who aren’t members do assist WIs with tasks such as putting out tables and chairs at meetings and events etc. It is often husbands, friends or children who are helping out. Whether it’s a hall caretaker who is given £5 for his/her trouble or a relative who ordinarily does it for no monetary gain, in the eyes of the law they are employees and without Employer’s Liability cover, WIs could be falling foul of the law. In view of this, we would advise all WIs to have Employer’s Liability cover. If you have the cover through another policy please advise us of the Company and the Policy Number.

**WIs should obtain their own insurance for any WI property/belongings.**

Please complete and return the form below **by MONDAY 14 APRIL 2025. NB: Your WI will not be covered if you do not renew on time.**

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*[Retain for your WI records]*

**INSURANCE SCHEME RENEWAL 2025-2026**

WI: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Cheque for £30.00 made payable to Notts Fed of WIs

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***[Return this portion to: Notts Federation of WIs, Trent Bridge House, Newark, Notts, NG24 1BN or email to*** admin@nottswi.org.uk ***]***

**INSURANCE SCHEME RENEWAL 2025-2026**

WI\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* I enclose a cheque for **£30.00** (cheque made payable to Notts Fed of WIs)
* BACS payment of £30 using the ref “BT006” was sent on \_\_\_\_\_\_\_\_\_\_ .

Bank details: Virgin Money Sort Code 05 06 22, Account 50342581, Notts Fed WI Regd Charity

**OR**

Our WI has its own Public Liability insurance:

Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Policy Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Our WI has its own Employer’s Liability insurance:

Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Policy Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_