



The Quilters' Guild of the British Isles Group Affiliation Public Liability Insurance Cover

Once a group has Affiliated to The Quilters' Guild of the British Isles the group is covered under The Guild's own insurance policy in the terms laid out below for third party insurance cover for its meetings and events.

Groups affiliate at varying dates throughout the year and their cover is dependent on both their own subscription and The Guild's payment to Hiscox being up to date.

Cover – Public Liability - legal liability in respect of accidental injury to or illness of any person (other than employees) &/or damage to third party property happening in connection with the business (quilting & associated/similar activities).

Cover includes member to member liability, tutors and speakers, meetings & exhibitions & is subject to EU geographical limit & jurisdiction.

Venue – Official meetings and events of an Affiliated Group anywhere within Great Britain, Northern Ireland, the Channel islands or the Isle Of Man are covered.

Limit of Indemnity - £10,000,000 any one occurrence & unlimited in the period of insurance + legal costs & expenses.

Excess – £250 third party property damage. There is no excess for third party injury.

Period – 12 months from 06 March 2010, renewed annually thereafter on 31st March.

The cover is subject to the insurer's normal policy terms, conditions, extensions & exclusions etc. & to each affiliated group having a maximum 199 members.