



POLICY SUMMARY – SEPTEMBER 2025

# **MODEL RAILWAY EXHIBITION**

# KEY FACTS SUMMARY

The Model Railway Exhibition policy is designed to meet your insurance needs.

As standard, the policy will provide cover for:

- Section 2: Money & Assault
- Section 3: Employers' Liability
- Section 4: Public Liability
- Section 5: Products Liability
- Section 6: Personal Accident
- Section 7: Cancellation Expenses

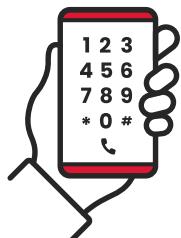
The following optional cover is also available. Your schedule will show if you have selected it:

- Section 1: Specified All Risks

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually.

## Important

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy wording, so please take time to read it in conjunction with the Statement of Fact and policy schedule and make sure you understand the cover provided.



## CONTACT US

If you need to make a claim please call: **0330 024 2266**

Please have your policy number to hand when contacting us.  
All calls may be recorded for training and evidential purposes.

# GENERAL POLICY CONDITIONS AND EXCLUSIONS

## General Policy Conditions and Exclusions

- Alteration in Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the exclusions and conditions please refer to the General Conditions, Claims Conditions and General Exclusion Sections of the policy document.

# SECTION 1: SPECIFIED ALL RISKS

Significant features, benefits, exclusions or limitations of the policy

## THIS SECTION IS OPTIONAL

Provides cover for accidental loss or destruction of or damage to specified items during the event at the venue within the Territorial Limits.

Significant Features and Benefits	Significant Exclusions and Limitations
Additional Interests	<ul style="list-style-type: none"><li>• Security Condition</li><li>• Wear, tear, depreciation or diminution in value</li><li>• Use of any article contrary to manufacturers' instructions</li><li>• Inherent vice, latent defect, defective design, plan of specification or the use of faulty materials</li><li>• Faulty or defective workmanship</li><li>• Dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests</li><li>• Change in temperature, colour, flavour, texture or finish</li><li>• Theft or attempted theft of unattended property or from an unattended vehicle unless secured or from unattended/closed premises unless secured</li><li>• Any consequential losses</li><li>• The excess shown in the schedule. The standard excess shown in the schedule increases to:<ul style="list-style-type: none"><li>– £250 in respect of:<ul style="list-style-type: none"><li>• theft or attempted theft of property from any trailer</li><li>• Damage caused by storm or flood to property in the open that has not been designed to be kept in the open or has not been protected against storm or flood damage</li></ul></li><li>– £500 in respect of theft or attempted theft of property not kept in a locked building or locked motor vehicle</li></ul></li></ul>

**Please see the Specified All Risks Section, General Exclusions, General Conditions and Claims Conditions.**

# SECTION 2 MONEY & ASSAULT

## Significant features, benefits, exclusions or limitations of the policy

Provides cover for loss of money at the venue within the territorial limits and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

Significant Features and Benefits	Significant Exclusions and Limitations
<p><b>Standard Limits:</b></p> <p><b>Loss of Non-Negotiable Money</b> - £250,000</p> <p><b>Loss of Negotiable Money:</b></p> <ul style="list-style-type: none"><li>• in transit, in your personal custody or in the custody of any authorised employee or in a bank night safe - as the limit shown in the schedule</li><li>• at the venue during working hours - as the limit shown in the schedule</li><li>• at the venue contained in a locked safe - as the limit shown in the schedule</li><li>• in your official charity collecting tins or buckets</li><li>• at your home or home of an authorised employee - £1,000</li><li>• in any other circumstance</li></ul> <p><b>Credit Cards</b> - £5,000 any one period of insurance</p> <p><b>Safes</b> - £2,000 any one period of insurance</p> <p>Increased Money limits can be considered upon request.</p> <p><b>Personal Assault Extension</b></p> <p>The benefits are:</p> <ul style="list-style-type: none"><li>• Death - £25,000</li><li>• Loss of Limb - £25,000</li><li>• Loss of Sight - £25,000</li><li>• Permanent Total Disablement - £25,000</li><li>• Temporary Total Disablement - £250 per week (up to 104 weeks)</li><li>• Temporary Partial Disablement - £62.50 per week (up to 104 weeks)</li></ul> <p><b>Medical Expenses</b> - £1,000 any one insured person</p> <p><b>Personal Effects</b> - £500 any one insured person, which includes personal money up to £100</p>	<ul style="list-style-type: none"><li>• Accompaniment Condition</li><li>• Clerical or accounting errors or shortages due to error or omission</li><li>• Loss from any unattended vehicle</li><li>• Any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within ten working days</li><li>• Loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by us</li><li>• Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no Money</li><li>• The excess</li></ul> <p><b>Personal Assault Extension</b></p> <ul style="list-style-type: none"><li>• Illness or disease not resulting from Injury or suffering from injury due to any gradually operating cause</li><li>• Intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life)</li><li>• The influence of intoxicating liquor or drugs</li><li>• Personal assault benefits to any person aged under 16 or over 70 years</li></ul>

# SECTION 3: EMPLOYERS' LIABILITY

## Significant features, benefits, exclusions or limitations of the policy

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the event up to a limit of £10,000,000 including costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Contractual Liability</p> <p><b>Corporate Manslaughter</b> - £5,000,000 any one period of insurance</p> <p><b>Court Attendance Compensation</b> - £750 per day for you, any director or partner; £250 per day for employees</p> <p><b>Cross Liabilities</b></p> <p><b>Health &amp; Safety at Work Act 1974</b></p> <p><b>Indemnity to Other Persons</b></p> <p><b>Unsatisfied Court Judgements</b></p>	<ul style="list-style-type: none"><li>• Injury to any employee where motor insurance is required by any road traffic legislation</li><li>• Working on any offshore installation or whilst in transit to or from any offshore installation</li><li>• Cover for acts caused by Terrorism is limited to £5,000,000</li><li>• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication</li><li>• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected</li><li>• Hazardous locations</li></ul> <p><b>Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.</b></p>

# SECTION 4: PUBLIC LIABILITY

## Significant features, benefits, exclusions or limitations of the policy

Provides protection against your legal liability for injury to third parties and damage to property including nuisance, trespass, obstruction or interference up to the Limit of Indemnity stated in the schedule plus any costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations
<b>Communicable Disease</b> - up to £1,000,000, any one period of insurance	<ul style="list-style-type: none"><li>• Bodily injury to any employee</li></ul>
<b>Contingent Motor Liability</b>	<ul style="list-style-type: none"><li>• Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work</li></ul>
<b>Corporate Manslaughter</b> - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance	<ul style="list-style-type: none"><li>• Damage to property which you or any of your employees are or have been working on</li></ul>
<b>Court Attendance Compensation</b> - £750 per day for you, any director or partner; £250 per day for employees	<ul style="list-style-type: none"><li>• Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower</li></ul>
<b>General Data Protection Regulations</b> - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance	<ul style="list-style-type: none"><li>• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages</li></ul>
<b>Health &amp; Safety at Work Act 1974</b>	<ul style="list-style-type: none"><li>• The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</li></ul>
<b>Indemnity to Other Persons</b>	<ul style="list-style-type: none"><li>• Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident</li></ul>
	<ul style="list-style-type: none"><li>• Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres</li></ul>
	<ul style="list-style-type: none"><li>• Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none"><li>– any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident</li><li>– loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data</li></ul></li></ul>

# SECTION 4: PUBLIC LIABILITY

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none"><li>– Bodily Injury</li><li>– physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident</li><li>• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected</li><li>• Hazardous locations</li><li>• Any liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none"><li>– the abuse or molestation of any person by any person</li><li>– charges or allegations of negligent hiring, employment, investigation, supervision, reporting to the proper authorities, or failure to so report</li></ul></li><li>• The excess</li></ul> <p><b>Please see the Public Liability Section, General Exclusions, General Conditions and Claims Conditions.</b></p>

# SECTION 5: PRODUCTS LIABILITY

## Significant features, benefits, exclusions or limitations of the policy

Provides protection against your legal liability following Injury or damage caused by your products up to the Limit of Indemnity stated in the schedule plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

Significant Features and Benefits	Significant Exclusions and Limitations
Communicable Disease – up to £1,000,000, any one period of insurance	<ul style="list-style-type: none"><li>Loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work</li></ul>
Consumer Protection & Food Safety Acts	<ul style="list-style-type: none"><li>Loss or destruction of or damage to property which you are working on</li></ul>
Corporate Manslaughter – £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance	<ul style="list-style-type: none"><li>Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower</li></ul>
Court Attendance Compensation – £750 per day for you, any director or partner; £250 per day for employees	<ul style="list-style-type: none"><li>Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages</li></ul>
Cross Liabilities	<ul style="list-style-type: none"><li>Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place</li></ul>
Health & Safety at Work Act 1974	<ul style="list-style-type: none"><li>Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres</li><li>Damages where action is brought in a court of law outside a member state of the European Union</li><li>Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none"><li>any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident</li><li>loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data</li></ul></li></ul>

# SECTION 5: PRODUCTS LIABILITY

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none"><li>– Bodily Injury</li><li>– physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.</li><li>• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected</li><li>• Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended)</li><li>• Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries</li><li>• Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle</li><li>• Any liability arising from the following second-hand products:<ul style="list-style-type: none"><li>– upholstered furniture or bedding that does not meet the standards required under statutory safety legislation other than upholstered furniture or bedding supplied free or charge to the poor and needy</li><li>– gas appliance of any description</li><li>– any appliance containing or using flammable liquids</li></ul></li><li>• The excess</li></ul> <p><b>Please see the Products Liability Section, General Exclusions, General Conditions and Claims Conditions.</b></p>

# SECTION 6: PERSONAL ACCIDENT

## Significant features, benefits, exclusions or limitations of the policy

Provides compensation to you for an insured person aged between 16 to 70 should they sustain accidental bodily injury that results in an insured event.

Significant Features and Benefits	Significant Exclusions and Limitations
<b>Capital Sum Benefits</b> – limit shown in the schedule	<ul style="list-style-type: none"><li>Claims Evidence Condition</li></ul>
<b>Weekly Benefits</b> – limit shown in the schedule	<ul style="list-style-type: none"><li>Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment</li></ul>
<b>Deferment Period</b> – 4 weeks	<ul style="list-style-type: none"><li>Any communicable disease</li></ul>
<b>Insured Event:</b>	<ul style="list-style-type: none"><li>Insanity, intentional self-injury, suicide, attempted suicide</li></ul>
<ul style="list-style-type: none"><li>Death</li><li>Loss of Limb</li><li>Loss of Sight, Hearing or Speech</li><li>Permanent Total Disablement</li><li>Temporary Total Disablement</li></ul>	<ul style="list-style-type: none"><li>Participation in any criminal act or civil commotion</li></ul>
<b>Disappearance</b> – if the insured person has been missing for more than 180 consecutive days.	<ul style="list-style-type: none"><li>Flying or other aerial activities (other than as a passenger of a recognised airline)</li></ul>
<b>Medical Expenses Cover</b> – following injury up to 5% of the Capital Benefit covered; 15% of the Weekly Benefit covered.	<ul style="list-style-type: none"><li>Pregnancy or childbirth</li><li>Deliberate exposure to danger (except in an attempt to save human life)</li></ul>
	<ul style="list-style-type: none"><li>Practising or taking part in:<ul style="list-style-type: none"><li>any kind of racing (other than foot races)</li><li>mountaineering or rock climbing</li><li>abseiling, bungee jumping, potholing or similar underground activities</li><li>underwater activities involving the use of breathing apparatus</li><li>engaging in winter sports other than curling or skating</li><li>speed or time trials</li><li>engaging in any sport undertaken on a professional or semi-professional basis</li><li>any operational duties as a member of the armed forces</li></ul></li><li>The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner)</li><li>Any treatment for drug addiction</li><li>Any Weekly Benefit during the Deferment Period</li><li>Any benefit to any person aged over 80</li></ul>
	<p><b>Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.</b></p>

# SECTION 7: CANCELLATION EXPENSES

Significant features, benefits, exclusions or limitations of the policy

**NOTE:** No cover operates for the cancellation of part of an event – the whole event must be cancelled or curtailed for cover to operate.

Provides cover for irrecoverable expenses incurred by you where an event is necessarily and unavoidably cancelled or postponed due to an unforeseen, unavoidable cause beyond your control during the period of insurance up to the limits stated in the schedule per event and in total in any one period of insurance as shown on your schedule.

Significant Features and Benefits	Significant Exclusions and Limitations
<p><b>Cancellation or postponement within:</b></p> <ul style="list-style-type: none"><li>Three months immediately preceding the scheduled date of the performance where an artist is unable to appear due to causes outside of their control, or</li><li>The twelve months preceding the scheduled date of the performance for causes outside of your control other than the failure of the artist to appear</li></ul> <p><b>Additional Expenses</b> incurred up to the cost of cancelling the performance will be paid where a performance is postponed, or substitute artists are engaged in order to prevent cancellation of the performance</p> <p><b>Adverse Weather</b> at any outdoor venue up to 20% of the cancellation expenses sum insured shown in the schedule</p> <p><b>Exhibitors reimbursement of irrecoverable expense</b> incurred by you following your failure to vacate the venue due to a cause beyond your control</p>	<ul style="list-style-type: none"><li>Limits apply per event and in total in any one period of insurance as shown on your schedule</li><li>Higher limits are available for an additional premium</li><li>Excludes cancellation due to:<ul style="list-style-type: none"><li>circumstances expected to cause cancellation or postponement of the event, which were known to you prior to and/or at the commencement of the cover</li><li>loss of or damage to property</li><li>a breach of contract</li><li>poor ticket sales</li><li>insufficient or lack of finance</li><li>unavailability of the venue due to work being carried out by contractors</li></ul></li><li>You must take reasonable precautions to prevent or minimise damage, accident or bodily injury</li></ul>

**Please see the Cancellation Expenses Section,**

**General Exclusions, General Conditions and**

**Claims Conditions.**

# IMPORTANT INFORMATION

## How to make a Claim

Covéa Insurance Commercial Careline is a service operated 24 hours a day, 365 days a year.

You can notify us of a claim by:

Telephone: **0330 024 2397**

Calls may be recorded for training and evidential purposes.

Email: [ccl@coveainsurance.co.uk](mailto:ccl@coveainsurance.co.uk)

Post: **Covéa Insurance Commercial Careline, A&B Mills, Dean Clough, Halifax, HX3 5AX.**

## Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

## How to make a Complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy or claim number.

**Customer Relations Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX**

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Email:  
[customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

## Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

Telephone: **0800 023 4567**

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email:  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

Covéa Insurance and ARAG Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/an Insured Person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

**Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.**

Telephone: **020 7741 4100**

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: **A & B Mills, Dean Clough, Halifax, HX3 5AX.** Registered in England and Wales Number 613259.

# IMPORTANT INFORMATION

This policy is arranged for you by Magnet Insurance Services Limited. Magnet Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Register Number 489228.

Registered Office: **Newark Beacon, Cafferata Way, Newark NG24 2TN**. Registered in England and Wales Number 6664153.

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: [www.fca.org.uk/register](http://www.fca.org.uk/register).



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