BALH INSURANCE COVER FOR LOCAL SOCIETIES

The **Hertfordshire Association For Local History** is a member of the British Association for Local History and is included in the Association's group insurance policy for period; 1st January to 31st December 2025.

The cover provided is summarised below:

- £5,000,000 of liability to third parties for bodily injury or damage to third party property: this covers the Legal Liability of the Society for any amounts they become liable to pay as damages for bodily injury or damage caused by an accident during the Period of Insurance, including all legal defence costs arising from such a claim – extends to include member-to-member liability. This cover also includes Products Liability cover (this will indemnify any Society against any claim for food poisoning). Subscribing societies must pay the first £250 of any claim.

- £10,000,000 of Employers Liability in the event of bodily injury to employees / volunteers: this covers the Legal Liability of the Society for any amounts they become liable to pay as damages for bodily injury caused by an accident during the Period of Insurance, including all legal defence costs arising from such a claim.

- £15,000 of Personal Accident cover for Society members whilst on Society business only. This limit applies in the event of Death, Loss of Limbs, Lost of Sight, or Permanent Total Disablement following an accident. £50 per week for Temporary Total Disablement following an accident whilst on Society business is also covered up to 104 weeks, but excludes the first 4 weeks of disablement. There is an upper age limit of 80 and a lower age limit of 16 on this section only.

- £12,500 of cover for destruction of or loss or damage to a Society's miscellaneous business equipment and other contents (replacement value). These include items such as books and records. This is subject to an excess of £100 for each and every loss. Theft from buildings is subject to "forcible and violent entry" to the building. There will be no cover if a locked cupboard or cabinet in broken in to and there has been no forcible entry into the building. Should items be left in a car: all doors and windows should be secure; entry to the vehicle resulting in a theft should be by forcible and violent means; unattended items should be locked in the car boot and not visible from outside. There is no theft cover from vehicles at night, unless the vehicles are in a locked building which gets broken into. There is an inner limit of £2,000 for any one item under this section of cover.

  Please note that you (the Insured) must take all reasonable precautions for the safety of the insured property; take all reasonable precautions to prevent bodily injury or damage and comply with all statutory regulations and regulations imposed by an authority.

If you have any queries regarding your insurance cover, please refer to our insurance fact sheet that can be found on the BALH website.

I confirm that we have received the Society's membership fee for 2025.

Thank you.

BALH Administrator

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