



**R.F.PONSFORD
INSURANCE**

A HAND-HELD BESPOKE SERVICE

To Whom It May Concern

We confirm that with effect from 1st May 2016 the below mentioned client's Contractors Combined policy has been renewed and that cover is now in place, as detailed below, until the expiry of the current period of insurance as shown.

Name: TCFTTB of the National Association of Tangent Clubs
Address: Any Premises owned, occupied or utilised by the insured in the UK (including held at members residences and meeting venues)

Employers Liability Insurance

Limit of Indemnity: £10,000,000 any one occurrence
Insurer: Ageas
Policy No: LR/5311824P
Expiry Date: 30th April 2017

Public Liability Insurance

Primary Limit of Indemnity: £5,000,000 any one occurrence
Insurer: Ageas
Policy No: LR/5311824P
Expiry Date: 30th April 2017

We trust you will find this information to meet your requirements.

Yours sincerely,

Ronald F Ponsford



Tangent Insurance – Tangent Clubs

Summary of Insurance Cover for Information Only

Cover operates in respect of UK based clubs as arranged by the Association's Insurance Broker.

Public Liability (UK Jurisdiction) - Ageas

- Public Liability cover exists to provide an Indemnity for Legal Liability to members of the public following accidental injury or damage to material property. Cover is limited to £5m per claim.
- Insurance is aimed at covering the Association as a "Ladies Social Organisation". It is not the intention to include hazardous fund raising or activities which should be referred to our Brokers for specific consideration – see website www.ponsfordinsurance.co.uk
- A £500 excess applies in respect of loss or damage to property and the policy cover extends to include member to member liability.

All RISK Club Property – including President's Regalia & Chairman's Chains

- Presidents Regalia & Chairman's Chains (Worldwide) Total Value £6,000
- Insurance cover is provided within Great Britain only in respect of miscellaneous (individual) club property up to a total value of £150,000 but restricted to a maximum of £2,100 per item.
- All risks insurance cover is subject to a £500 deductible. Terrorism is excluded and Goods Posted or by courier or other commercial carrier is not requested or granted nor Money risks.
- Insurance does not cover loss or damage by theft from any unattended motor vehicle unless the property is kept within a securely locked boot of a vehicle or the vehicle is in a securely locked garage.

Please note that the above is merely the briefest synopsis of the policy wording and not intended to be a substitute for the document issued by insurers which is lodged with the Association's Treasurer.