

APRIL 2014

rcts.org.uk

BRANCH LIAISON SECRETARY

Alan Cooke, 60 Hayse Hill, Windsor, SL4 5SZ

Telephone: 01753 869307 ----- e-mail: liaison@rcts.org.uk

49.01 2014 AGM DETAILS AND TIMETABLE

**THE RAILWAY CORRESPONDENCE
AND TRAVEL SOCIETY**

2014 Annual General Meeting

The 78th Annual General Meeting of the Society will be held at the WELCOME CENTRE, Parkside, Coventry on Saturday 12th April 2014 commencing at 13.30.

Programme for the day

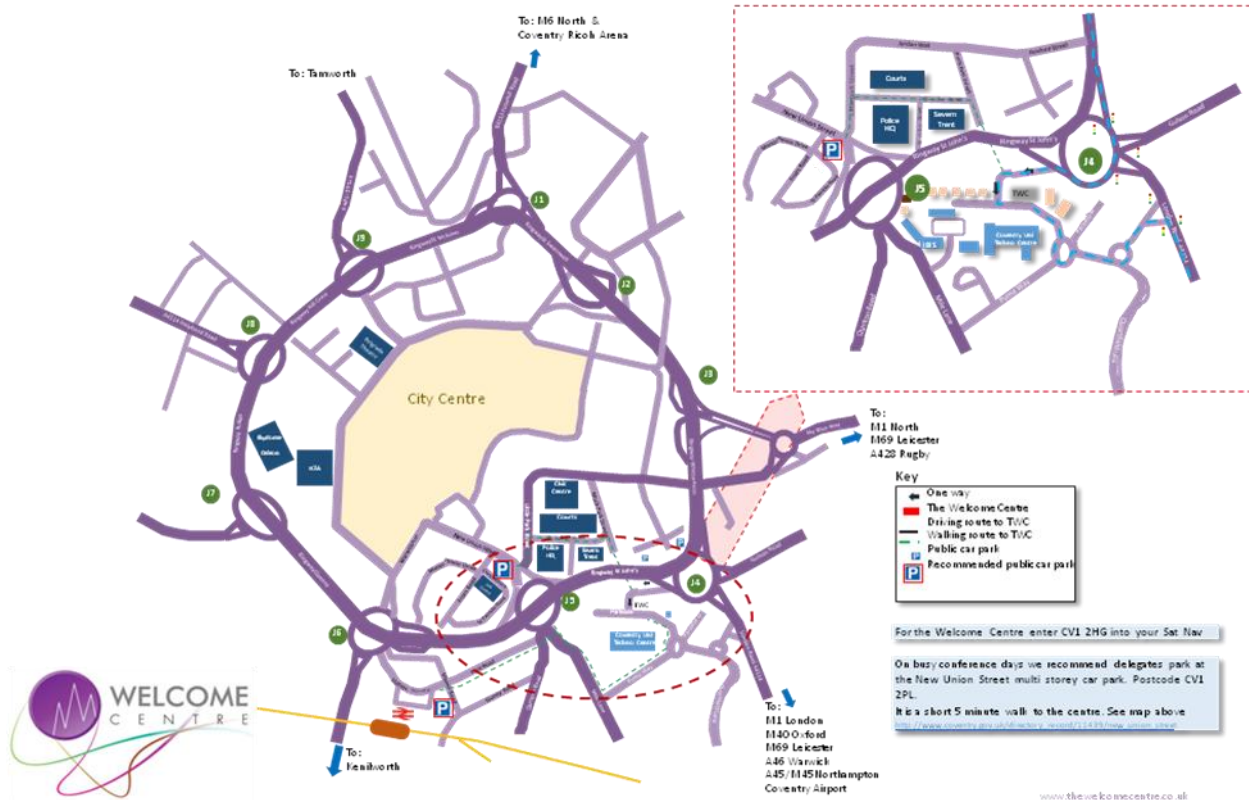
- 10.00 - 11.00** Arrival of members and guests in the Inspire Room. Sales stands offering RCTS books, CDs and clothing also secondhand books, photographs etc. will be open.
- 11.00 - 12.00** The London Midland Franchise, a presentation by Francis Thomas, Head of Communications, London Midland Trains.
- 12.00** Buffet Lunch (available to members for £5.00 upon presentation of your membership card).
- 13.30** Annual General Meeting followed by a break for tea.
- 15.30 - 16.30** The History of Preservation a digital presentation by Bob Gwynne, Associate Curator of Rail Vehicles at the NRM.
- 16.30 - 17.30** Sales stands offering RCTS books, CDs and clothing also secondhand books photographs etc. will be open.
- 17.30** Close of day.

This is the first Society AGM to be held at this plush new location that is purpose built as a meeting centre – for further details visit <http://www.thewelcomecentre.co.uk>.

This is an important part of the Society's calendar for which all members have an opportunity to have their say on how the Society is run. So please come and attend and make your voice heard and your opinions count.

A map of its location and how to get there is given on the next page.

Directions and Local Parking



49.02 2014 MEMBERS WEEKEND Arrangements are now fully underway, the programme is fully detailed in **APPENDIX 49A**

49.03 EXHIBITIONS. A summary of the 2012 Branch Exhibitions for 2013 is included as **Appendix 49B**. Exhibitions are important to the Society as they are a valuable source of income and provides a public face to the public to show them who we are and what we do.

49.04 BRANCH AGM MINUTES. Thank you to all the branches who have sent me copies of their AGM minutes; they have all been read and filed. Any points of interest and concern will be shared with the rest of the MC so we have a better idea of what is happening out there. So for the rest who have not done so can you please do so as soon as you are able.

49.05 PUBLIC LIABILITY INSURANCE. The 2014 policy is included with this mailing as **Appendix 49C**. This may be requested by organisers of exhibitions where branches have a stand or at the premises where branch meeting are held.

49.06 STATIONERY NEWS Changes to note are: --

- The lists of Society publications will no longer be produced and will be replaced by a double sided colour single info leaflet which will be in two sizes; one larger to be placed in any Society book sold at branch meetings or exhibitions, the other will be in A5 size to go in the membership packs. This will be updated whenever a new book comes out but the first issue will be available at the forthcoming AGM in Coventry for distribution to Branches.
- A new version of the tri-fold leaflet with my current address is now available; if you have been using and distributing them can you please order the new version from Bob Ballard and dispose of those with the Slough address. A redirection service has been in operation since our move but this will cease on 30th May. Also can any branch that provides these leaflets to heritage railway and museum sites please ensure that the newer forms are in place to prevent any enquiries going astray.

As ever you can order your stationery requirements from Bob Ballard who can be contacted via wrb.rcts@btinternet.com.

SAVE THE SOCIETY SOME POSTAGE – order in advance and collect from Bob at the AGM.

49.07 FOR SALE - BACK NUMBERS OF THE RO 1950 – 2012 With the closure of the Library at Uxbridge complete unbound volume sets are offered to members for a limited period until end of February 2014.

Price £5.00 per volume including post and packing Contact David Pick on 01604 810613 or emailnorthampton@rcts.org.uk with your requirements and to check on availability
Payment in advance by cheque made payable to RCTS Library.

49.08 POSSIBLE BRANCH SPEAKERS an Email sent in by the 5BEL TRUST

Dear Alan

I wonder whether you could interest your branches in a lecture on the development of the Pullman Company in Britain, coupled with the programme to return the Brighton Belle – the world's only electric Pullman train, built in 1932 – to the mainline?

In many areas I can offer you Antony Ford, Europe's leading Pullman historian, author of four highly regarded books on the history of Pullman cars and the Heritage Advisor to our own programme.

5BEL Trust website link below. Excellent and highly knowledgeable speaker. Failing that, we have a small team of trustees, all experienced public speakers.

Kind regards

Neil

Neil Marshall

Trustee, 5BL Trust

This email was sent by Neil Marshall, Communications Director, 5BEL Trust – bringing back the Brighton Belle to the main line!

Please reply by email, telephone 01763 838122 or 07780 835949

Website is <http://www.brightonbelle.com/>

49.09 SOCIETY MEMBERSHIP SECRETARY Richard Morris, the Society's Membership Secretary will be standing down from this role at the AGM. Thanks are due to Richard for carrying on this important role for a number of years,

David Goddard will be taking over from 1st May but please keep your enquiries etc to a minimum during April and May while David settles in to his new role.

David's contact details are: --

36 Larchside Close, Spencers Wood, Reading, RG7 1DS

☎ 0118 988 8581

💻 davidgoddard@waitrose.com

49.10 REGIONAL MEETINGS The 2014 programme of regional meetings which are held at four locations throughout the country are detailed below. An MC representative will be in attendance to answer any questions branch officers may want to raise. An updated version of the 2013 Regional Meetings summary document plus a draft agenda will be distributed to all branch officers from the individual Regional Meetings chairmen in due course. If you have a 'burning item' for the agenda contact your regional chairman and get that item on the agenda.

It is very important that every branch attends these meetings so that the maximum possible benefit is gained. The Society will reimburse branches with reasonable travelling costs for two branch members to attend and a lunch will be provided at each venue. Claims for travelling should be paid out of branch accounts and claimed back from central funds in the normal way. If any branch has not received details from their Regional Group meeting two weeks before the meeting it is their responsibility to contact the group Chairman.

EMNESH – 14th May at 10.00, Edmundson Room at the NRM

NORTHERN HOME COUNTIES – 11.00 on 17th May at Digswell.

LONDON & SOUTH – Saturday 31st May. 11.00 at Woking Reformed Church

NORTH WEST & MIDLANDS – no meeting this year.

GREAT WESTERN – Saturday 14th June, at Pratt's Hotel, South Parade, Bath

49.11 DOES YOUR COMPUTER USE WINDOWS XP? It is 13 years since Microsoft introduced their Windows XP operating system and from the 8th. April this year they have withdrawn all support for the system. This essentially means that after that date there will be no more software updates, no more security fixes, no more issues of the malware removal tool and no fixes and updates for Internet Explorer. Microsoft will also stop providing Microsoft Security Essentials for downloading to XP.

If you are a regular user of the internet and email then you and your computer are at risk of attack. To what degree is the subject of great debate in the computer press. It is suggested the simple solution is to stop using any computer running XP on the internet but still use it for all the other software you regularly use. Maybe use a laptop running Windows 7 or 8.1 for your internet browsing and emails.

Microsoft would like everybody to upgrade to Windows 8.1 but many people realise this is a major step with a complete change in the way you operate your computer. If you have become used to the way XP operates and do not want a major new learning curve then the easier option is to upgrade to Windows 7. Microsoft have said this will be supported until the end of this decade and if you ask anybody who has made this move they will usually advise you this is the easiest option. Also, unless your PC is over 5 years old it will very likely accept Windows 7 without any costly hardware changes.

Because Microsoft do not want people to do this they have not issued an upgrade package. It is necessary to remove Windows XP from your computer and start again. Microsoft do provide software which allows you to copy all your settings and files to another PC disc then install Windows 7 and then reload all your XP settings but this is not a job for the faint hearted. Unless you are a regular reader of the PC technical press it is not really advisable. The recommended option is to go to your local computer shop, not the high street multiple stores, but a local small business and ask them to upgrade your PC or laptop to Windows 7 and you should be back in business almost immediately

49.12 2013 - 2014 RECRUITMENT INITIATIVE Recruitment by the branches is holding up well so the MC has decided to credit all new members that the branches recruit. This is mainly because some are managing to recruit new members at the full rate, previously these were not included. The top recruiting branch will receive due credit at the Officers' Conference. Can anyone beat HTC's record of 12 from last year?

Recruitment to date from 1st October is shown below.

2014 CAMPAIGN	BRANCH		
6	HTC	2	PBR
4	WRD	2	SEA
4	IPS	2	SOE
3	CHM	2	SRY
3	WMD	2	CHR
2	BTL	1	SSX
2	FLL	1	CSL
2	MCN	1	EMD
2	MKY	1	HSD
2	NEA	1	NHN
2	SCT	1	MDH
		32	

Are branches still furthering the special recruitment price of £16 for new or lapsed members at all indoor fixtures and exhibitions? Full details appeared in Newsletter 47xtra. This is an excellent offer

to enable the recruitment of new members so please ensure that the offer is advertised at every possible opportunity.

49.13 WEB NEWS Northampton branch member Jack Knights has accepted the post of Assistant Webmaster. Over the next few months he will assume responsibility for uploading content to the website. Items for the website should continue be sent to webmaster@rcts.org.uk and will be dealt with by the appropriate person. The website makes it very easy for branches to update their own pages, especially meeting reports, and they are encouraged to do this – contact webmaster@rcts.org.uk to arrange it.

A new feature on the website is the 'Our Locos' photo gallery, with many photos and other information about 925 *Cheltenham*, 37890 *The Railway Observer* and 60001 *The Railway Observer*, compiled by Andrew Lait. It's located under Features on the main menu. Andrew is looking to add more photographs and especially a good one of 60001 in DBS red livery; see the Request for Photographs page within the feature

49.14 SOCIETY CLOTHING Society clothing is now available to order online.

The range includes stylish fleeces and polo shirts, in three sizes. Both are made from high quality material in navy blue with the society logo embroidered on the front. The RCTS fleece, at £30, is particularly good for keeping warm on draughty platforms, and also features zipped pockets to keep your belongings safe, while the polo shirts, at £16, are great in warmer weather or for branch meetings and other events.

Postage and packing of £6.00 for a fleece or £3.00 for a polo shirt will be added to all orders. Please allow 28 days for dispatch and delivery of all items.

Buy through the online shop at www.rcts.org.uk/shop/clothing

The clothing range will also be available at the Society AGM in Coventry on 12 April. We continue to look for other items to add to the range, so if you have any suggestions please get in touch by email to clothing@rcts.org.uk or speak to David or Sally Goddard at the AGM.

49.15 ANNUAL GENERAL MEETING & MEMBERS WEEKENDS

		DATE	BRANCH	VENUE	HOTEL
2014	AGM	Saturday 12 th April	One day Event organised by the MC	Coventry	The Welcome Centre
	MW	24 th -26 th October	John Day & his Team	Llandudno	The Queens Hotel

Further details will be published in the RO, Newsletters and on the website nearer the event.

The information contained in this newsletter is for use of RCTS Officers and Members only and should not be communicated outside the society.

Alan Cooke
Branch Liaison Secretary

4th April 2014

MEMBERS' WEEKEND 24 – 26 October 2014

HOTELS

Main Hotel The Queens Hotel, The Promenade, Llandudno LL30 2LE
Overspill The Chatsworth, Central Promenade, Llandudno LL30 2XS

We will also be using The Queens Lodge which is across the road from the main hotel and adjacent to The Chatsworth. While we can have extended stays at The Chatsworth and for 10 rooms in The Queens Lodge, there will be limited opportunity for the same in the main hotel as this is a very popular hotel and gets booked up quickly in advance. We may have to do a little 'juggling' with this but the location and facilities are good enough to make this worthwhile. We have 33 twin/double rooms and 2 single rooms in The Queens Hotel and 14 rooms (single occupancy agreed although these are double/twin rooms) in The Queens Lodge for Friday/Saturday/Sunday, and 10 rooms in The Lodge guaranteed for Wednesday, Thursday and Monday nights as well. The Chatsworth has more rooms available and is happy for all to be single occupancy. This is a larger hotel but does not have the function room facilities that we would require.

Accommodation costs:

£45.00 per person per night for both hotels regardless of twin, double or single occupancy on a bed and breakfast basis. This will apply to extended stays as well.

Friday evening dinner and presentation:

The Queens Hotel can provide this for £14.50 for three courses plus tea/coffee to be served between 18.00hrs and 19.15hrs. Dining will be in the main restaurant. The hotel appears to be very experienced and capable of dealing with large numbers quickly so there should not be any difficulty with people being ready for the Friday evening presentation to start at 19.30hrs. There is no additional charge for the function room for the Friday evening presentation. We will need to bring our own digital projector and they can provide the screen.

Friday Evening Presentation

Our guest will be Larry Davies subject to be advised.

Formal Saturday evening dinner:

This will be in the function room of The Queens Hotel where there is a small bar area as you go in to the function room. There is no additional charge for the function room although we will need to provide our own digital projector. They can provide a screen.

An invitation has gone out to an industry manager to be our guest but as at 18 March I am awaiting a response. This has been a very late change to what was proposed due to difficulties securing an appropriate guest in a specific field.

The provisional menu choices are as follows:

Starters	Leak and potato soup
	Fan of melon with a fruits of the forest coulis
	Prawn cocktail with marie-rose sauce
Mains	Roast Welsh Leg of Lamb
	Poached Salmon with Hollandaise Sauce
	Breast of Chicken in a White Wine & Mushroom Sauce
	Served with Cauliflower Mornay ~ Garden Peas ~ Parsley & Roast Potatoes

Deserts Profiteroles with a Warm Chocolate Sauce
Homemade Bread & Butter Pudding with Custard
Lemon Meringue Roulade & Cream
Various Ice Creams
Selection of Welsh & Continental Cheeses

Tea / Coffee & Mints

This gives us five choices for desert so a final choice of three will need to be made to help keep the booking form simple. The cost will be less than October 2013.

Sunday morning conference:

No additional charge for the function room. Tea/coffee for between 50 to 60 people will be charged at £1.75 per head.

VISITS

Friday afternoon:

Various possibilities are being investigated for the Friday afternoon. It is likely that there will be restricted numbers on these visits but there is plenty to see and do and explore in the surrounding area so members should not be at a loss to keep themselves occupied if they are unable to join the organised visits.

We intend to state that "bookings for these visits alone will NOT be accepted unless there are spaces still available once all the bookings are in". They are intended as part of the full weekend. This is to try and avoid the situation we had in October 2013 when there were a few members who only wanted to book a Friday afternoon visit and the one in particular who cancelled at the very last minute when it was too late to offer the place to someone else.

There may be an opportunity to visit the Conwy Valley Railway Museum at Betws-Y-Coed – more details will be given in our next briefing.

Saturday daytime:

Main railway themed visit:

The proposal is to book a coach from the hotel to Caernarfon, take the Welsh Highland Railway to Porthmadog, lunch on the train or in Porthmadog, Ffestiniog Railway to Blaenau Ffestiniog, Arriva Trains Wales regular service from Blaenau Ffestiniog to Llandudno.

We have reasonable quotes from a local coach/bus company and we have made contact with the Welsh Highland and Ffestiniog Railways. Quoted prices include travel as per the proposals above and include a packed lunch provided by the Railways. The cost of the full day including the coach, WHR and FR, lunch, and regular service back to Llandudno is likely to be a maximum of £45.00 in total and will probably be a little less. We have not come to any agreement yet or done a full budget for the day yet hence the above as a guideline only at the moment.

Whilst the estimated £45 might seem high it must be remembered this is an 'all in' price with five key elements: Coach Llandudno to Caernarfon, Welsh Highland Railway to Porthmadoc, Packed Lunch, Ffestiniog Railway to Blaenau Ffestiniog and ATW service train back to Llandudno.

As this is a 'package rate' there will be one price for all irrespective of any concessions members may have.

John is looking at the alternative visit. Again, as already mentioned, there is much to see and do in the area and a number of possibilities. John has also been consulting with some of the ladies who regularly book for the alternative visits on these weekends.

Alternative Saturday Visit

We will offer a mini-bus to Bodnant Gardens subject to meeting a minimum number (possibly 20) in order to keep transport costs down. If 20 is achieved the coach cost will be approximately £8.00. If, however, we do not achieve this number a review will be taken to see if it is cost effective to group people in taxi(s) with equal shares of the cost.

A second alternative could be Conwy Castle which could possibly be done by public transport.

Sunday morning:

This will be free time for those not attending conference as there is plenty to see and do in the town and local area.

We will NOT offer an alternative Sunday Morning visit as there is much to do in Llandudno. Shopping, exploration, walk along the prom/pier or a vintage coach ride to the Little and Great Orme's (approx. £6.00 pp).

Sunday Lunch

Whilst a Sunday lunch could be available at the Hotel (pre advice of numbers required) there are a number of excellent restaurants and cafes along with a superb Witherspoons in the old Palladium Theatre. Members might wish to make their own arrangements. (We will compile a list of eating establishments and have them available with the pack for participating members).

The Great Orme Tramway (see below) is within easy walking distance from the hotel and the town so members might wish to stop off en-route for lunch!

Sunday afternoon:

Favourite choice is The Great Orme Tramway. John has made contact and they can take our party but we will have to be split as the trams are not large enough to take the expected numbers all at once. Exactly how this is managed is to be confirmed.

Great Orme Tramway

A 10% discount is available for groups but we will have to split into two or three groups depending on the uptake for the trip but that is easily dealt with.

Booking Form to go with the July RO

*John Day
Ipswich*

18 March 2014



**2012 / 2013 EXHIBITION RETURN
BASED ON BRANCH RETURNS**

<u>BRANCH</u>	Number of Exhibitions Attended		Total cost of stand £	Days	Total Sales £		Society Publications Sold £	
	2012	2013			2012	2013	2012	2013
Bristol	1	2	142	3	461	850	50	308
Cambridge	Nil	Nil			Nil	Nil	Nil	Nil
Cheltenham	Nil	Nil			Nil	Nil	Nil	Nil
Chichester	Nil	Nil			Nil	Nil	Nil	Nil
Croydon	6	6	330	8	1384	1263	160	212
East Midlands	Nil	7	204	14	Nil	1812	Nil	563
Furness, L&L	1	Nil			93	Nil	51	Nil
Hitchin	5	6	190	5	1346	2398	322	506
Humberside	8	4	512	9	2349	1048	195	210
Ipswich	8	13	254	13	951	2789	91	247
Lancs & N. West	Nil	Nil			Nil	Nil	Nil	Nil
Merseyside,	Nil	1	50	2	Nil	924	Nil	166
Milton Keynes	3	3	55	3	542	462	58	93
Northampton	Nil	Nil			Nil	Nil	Nil	Nil
North East	10	13	472	24	2702	3533	452	813
Peterborough	Nil	Nil			Nil	Nil	Nil	Nil
Scottish	1	1	82	3	606	734	100	203
Sheffield	Nil	Nil			Nil	Nil	Nil	Nil
South East	4	3	156	5	1287	644	194	98
South Essex	1	1	32	1	705	404	175	89
South Wales	Nil	Nil			Nil	Nil	Nil	Nil
Solent	Nil	Nil			551	Nil	311	Nil
Surrey	4	3	150	6	1238	1923	213	319
Sussex	Nil	Nil			Nil	Nil	Nil	Nil
Thames Valley	3	2	20	2	231	145	50	19
Watford	Nil	Nil			Nil	Nil	Nil	Nil
West of England	1	1	50	2	1362	1020	Nil	Nil
West Midlands	1	1	259	2	628	551	628	551
Windsor & M'head	2	3	150	4	398	652	33	109
West Riding	Nil	Nil			Nil	Nil	Nil	Nil
Alexandra Palace ++	1	1	197	2	728	1098	18	116
Peterborough ++	1	1	197	2	537	355	316	57
Doncaster ##	1	Nil			339	Nil	17	Nil
TOTALS	62	72	3502	110 Average cost per day £32	17792	22605	3043	4679

Key :- ++ attended by Hitchin Branch

attended by Humberside Branch

David Elsdon, Exhibitions Officer (January 2014)

RENEWAL SCHEDULE

Policy: HU PI6 1713843 (62)



INSURANCE DETAILS

Period of Insurance: Continuous cover from 01 January 2014 until the policy is cancelled.
Underwritten by: Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
General terms and conditions wording : 6253 WD-PIP-UK-GTC(6b)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording: 6472 WD-PIP-UK-PD(2)
Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
Payment Method : Payment by Monthly Direct Debit
Anniversary Date: 01 January 2014

INSURED DETAILS

Insured : Officers, Committee and Members fttb of Railway Correspondence & Travel Society
Address : 7 Frieth Road
MARLOW
SL7 2QT
Additional Insureds : There are no Additional Insureds on this policy.
Business : Railway Enthusiast Society

PREMIUM DETAILS

Annual Premium :	£ 1,792.45	Annual Tax :	£ 107.55	Total :	£ 1,900.00
Total Premium :	£ 1,792.45	Total Tax :	£ 107.55	Total :	£ 1,900.00
Monthly Premium :	£ 149.37	Tax :	£ 8.96	Total :	£ 158.33



Policy: HU PI6 1713843 (62)

PUBLIC AND PRODUCTS LIABILITY

Section wording : 6130 WD-PIP-UK-GL(4)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 2,000,000
Limit Applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess: £ 250
Excess Applies to : each agreed claim for property damage only
Geographical Limits : European Union
Applicable Courts : European Union

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£ 100,000 in the aggregate
Pollution defence costs	£ 100,000 in the aggregate
Court attendance compensation - employees (per day)	£ 100
Court attendance compensation - directors (per day)	£ 250
Court attendance compensation: in total	£ 10,000 in the aggregate

What is not Covered

Claims first brought in the USA are NOT covered

Endorsements

- 179.1** Sub contractors public liability endorsement
324.0 Manual work away exclusion - General liability

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(5)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 10,000,000
Limit Applies to : All claims and their defence costs which arise from the same accident or event
Geographical Limits : Worldwide
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£ 100,000 in the aggregate
------------------------	----------------------------

Policy: HU PI6 1713843 (62)

Court attendance compensation - directors (per day)	£ 250
Court attendance compensation - employees (per day)	£ 100
Terrorism	£ 5,000,000 in the aggregate
Court attendance compensation: in total	£ 10,000 in the aggregate

PROPERTY - BUILDINGS

Section wording : 6000 WD-PIP-UK-PYB(7)
Insurer: Hiscox Insurance Company Limited
Premises: The Cottage, Russells Garden Centre
 Mill Hill, Baginton
 COVENTRY
 CV8 3AG

Property - Buildings

Item Description	Excess	Amount Insured
2 Portacabins	£ 175	£ 14,033

Amount insured: £ 14,033
Limit Applies to : total amount insured
Excess: £ 175
Excess Applies to : each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Loss prevention costs	£ 25,000 total amount insured
Trees, shrubs and plants	£ 25,000 total amount insured
Removal of debris	£ 25,000 total amount insured
Additions to buildings	£ 20,000 total amount insured
Trace and access	£ 5,000 total amount insured
Inadvertent omissions	£ 500,000 total amount insured
Metered water and fuel	£ 5,000 total amount insured

Losses from subsidence

Excess: £ 1,000

Policy: HU PI6 1713843 (62)

PROPERTY - CONTENTS

Section wording : 5996 WD-PIP-UK-PYC(6)
Insurer: Hiscox Insurance Company Limited
Premises: 7 Frieth Road
 MARLOW
 SL7 2QT

Item Description	Excess	Amount insured
Society publications	£ 175	£ 55,000
Railway relics	£ 175	£ 115,000
Library of books	£ 175	£ 66,568
Computers and associated equipment	£ 175	£ 10,000

Amount insured: £ 246,568
Limit Applies to : total amount insured
Excess: £ 175
Excess Applies to : each and every loss
Geographical Limits : The United Kingdom of Great Britain and Northern Ireland and the Republic of Ireland

Special limits (included within and not in addition to the overall limit/amount insured above)

Contents kept at your home £ 25,000 total amount insured or 10% of amount insured whichever is the less
 Contents temporarily elsewhere including whilst in transit £ 30,000 total amount insured or 10% of amount insured whichever is the less

Additional cover (in addition to the overall limit/amount insured above)

Computer breakdown £ 5,000 total amount insured
 Personal effects £ 5,000 total amount insured
 Money: in the office while open for business or in the office in a locked safe £ 5,000 total amount insured
 Money: in transit £ 2,500 total amount insured
 Money: at all other times £ 1,000 total amount insured
 Money: non-negotiable instruments £ 1,000,000 total amount insured
 Losses from dishonesty £ 25,000 total amount insured
 Reconstitution of data £ 10,500 total amount insured
 Rent is NOT covered
 Removal of debris £ 25,000 total amount insured
 Personal assault: death £ 10,000 per person

Policy: HU PI6 1713843 (62)

Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£ 10,000 per person
Personal assault: total and irrecoverable loss of sight in one or both eyes	£ 10,000 per person
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£ 100 per week up to a maximum of 104 weeks

Endorsements

270.1 Floating sum insured - Contents

PROPERTY AWAY FROM THE PREMISES WITHIN THE UK

Insurer: Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured
Laptops & portable equipment (UK)	£ 250	£ 11,000

Amount insured: £ 11,000

Limit Applies to : total amount insured

Excess: £ 250

Excess Applies to : each and every loss

What is not Covered

Property away from the premises outside the UK is NOT covered

Property away from the premises outside the EU is NOT covered

PROPERTY - BUSINESS INTERRUPTION

Section wording : 6001 WD-UK-PIP-PYI(7)

Insurer: Hiscox Insurance Company Limited

Premises: 7 Frieth Road
MARLOW
SL7 2QT

Loss of gross profit

Item Description	Excess	Amount Insured
Loss of gross profit		£ 50,810

Amount insured: £ 50,810

Limit Applies to : total amount insured

Policy: HU PI6 1713843 (62)

Indemnity period: 12 Months

Outstanding debts

Item Description	Excess	Amount Insured
Outstanding debts		£ 25,000
Amount Insured:	£ 25,000	
Limit Applies to :	total amount insured	
Indemnity period:	12 Months	

What is not Covered

Loss of income is NOT covered
Additional expenditure is NOT covered

Endorsements

- 505.4 Additional covers (BI)
- 854.2 Under insurance amendment (BI)

COMMERCIAL LEGAL PROTECTION (DAS)

Section wording : 5999 WD-PIP-UK-DAS(6.)
Insurer: DAS Legal Expenses Insurance Company Limited
Section limit: £ 100,000

Endorsements

- 500.1 Commercial legal protection (DAS) – important information

MANAGEMENT LIABILITY - TRUSTEES AND INDIVIDUAL LIABILITY

Section wording : 6787 WD-CAL-UK-TIL(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 100,000
Limit Applies to : in the aggregate including costs
Excess Applies to : each and every claimant including costs
Geographical Limits : Worldwide excluding the USA and Canada
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Policy: HU PI6 1713843 (62)

Endorsements

705.6 Prior and pending litigation date

PROPERTY - TERRORISM

Section wording : 6243 WD-PIP-UK-PRE(1)

Insurer: Hiscox Insurance Company Limited

Material damage

Amount insured: £ 337,101

Business interruption

Amount insured: £ 50,810