



**NFU Mutual
Combined Liability Certificate of Insurance**

Schedule

Policy No:

080X8142429

Policy Holder:

The Affiliated Society or Community Group of The Royal Horticultural Society

The Royal Horticultural Society Address:

80 Vincent Square, London, SW1P 2PE

Insured Society or Community Group:

Linlithgow Burgh Trust – including Linlithgow Civic Trust and Burgh Beautiful Linlithgow

Address:

c/o A Earsman, LBT Treasurer
2 Kettil'Stoun Crescent
Linlithgow
West Lothian
EH49 6PR

Applicable Policy Wording:

RHS Commercial Select

Definitions:

SOCIETY

Any Society named on the Certificate of Insurance as the policyholder which has returned a satisfactorily completed application form and paid the required premium for the PERIOD OF INSURANCE.

COMMUNITY GROUP

Any Britain in Bloom, It's Your Neighbourhood Group or other Community Group named on the Certificate of Insurance as the policyholder which has returned a satisfactorily completed application form and paid the required premium for the PERIOD OF INSURANCE.

MEMBER

Any individual person who is subscribed to or registered as a member of a SOCIETY or COMMUNITY GROUP or is volunteering for a SOCIETY or COMMUNITY GROUP activity.

Period of Insurance:

In the event of a claim or If you have any queries regarding this insurance please contact Sports Insure on 0161 687 2440 or email rhsgroups@sports-insure.co.uk or you can view the online portal at <https://www.sports-insure.co.uk/client/rhs/home/>.



1st February 2026 – Noon 1st February 2027

Business Description:

Horticultural and social activities organised by the SOCIETY or COMMUNITY GROUP within the United Kingdom, the Channel Islands or the Isle of Man.

Total Premium: £100

Employers Liability	£10,000,000
Public Liability	£10,000,000
Products Liability	£10,000,000

Section 1: Employers' Liability

Limit of Indemnity any one event: GBP 10,000,000

Terrorism sub-limit any one event: GBP 5,000,000

Section 2: Public Liability

Limit of Indemnity any one event: GBP 10,000,000

Terrorism sub-limit any one event: GBP 2,500,000

Excess: Nil

Section 3: Products Liability

Limit of Indemnity any one event and in the aggregate for the period of insurance:

If Public Liability is Insured: As per Section 2: GBP 10,000,000

Terrorism sub-limit any one event and in the aggregate for the period of insurance:

If Public Liability is Insured: As per Section 2: GBP 2,500,000

Data Protection sub-limit in the aggregate for the period of insurance:

If Public Liability is Insured: As per Section 2: GBP 500,000



Endorsements

Hazardous Activities

WE will not indemnify YOU in respect of any liability caused by or through or in connection with:

- 1 marathons or sponsored walks or rides;
- 2 firework displays or bonfire displays;
- 3 injury to participants in It's a Knockout type competitions or Donkey Derby races;
- 4 loss or damage to articles hired in or personal effects of MEMBERS;
- 5 events where the attendance is expected to exceed 1500 at any one time unless notified to US;
- 6 mechanically propelled amusement devices;
- 7 bungy jumping or parachute jumping.

Inception Endorsement

WE will not indemnify YOU in respect of any liability caused by, through or in connection with claims occurring prior to inception and acceptance by the Royal Horticultural Society. Cover will be deemed to have attached upon receipt of payment.

Member to Member Extension

WE will indemnify YOU or any MEMBER of the SOCIETY or COMMUNITY GROUP named on the Certificate of Insurance, provided that:

- 1 such MEMBER is not entitled to indemnity under any other insurance;
- 2 the conduct or control of all claims is vested in US;
- 3 such MEMBER will, as though he were YOU, observe, fulfil, and be subject to the terms, exceptions, limitations and conditions of this section in so far as they can apply;
- 4 WE will not be liable under this endorsement for injury to any person in the employment of such MEMBER arising out of and in the course of such employment;
- 5 OUR total liability will not exceed the indemnity limit or other limits stated in the section whether the indemnity is given to YOU or to a MEMBER or partly to each;
- 6 In the event of the amount payable exceeding the indemnity limit YOUR claims will have priority over the claims of a MEMBER

Please note that the policy is underwritten by NFU Mutual.

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To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk