

Britain in Bloom Insurance Cover

Please read carefully the following before applying for insurance

The two types of cover available to Britain in Bloom groups are Employers' & Public Liability and Sheds, Equipment, Cups & Trophies insurance. For each policy there are different levels of cover, £2m and £5m for Employers' & Public Liability, and £5k, £10k, £15k and 20k for Sheds, Equipment, Cups & Trophies. Insurance cover is provided by NFU Mutual and arranged through our broker Aon Insurance Ltd. Policies run from 1 September to 31 August and are renewed on an annual basis. A breakdown of the premiums is given below. Please note: purchase of insurance cover at any time during the year incurs the full premium.

Employers' & Public Liability

£2m	£53.49	(premium)
	£13.51	(administration fee)
	£67.00	
£5m	£63.30	(premium)
	£15.70	(administration fee)
	£79.00	

Sheds, Equipment, Cups & Trophies

£5k	£71.11	(premium)
	£11.89	(administration fee)
	£83.00	
£10k	£108.17	(premium)
	£15.83	(administration fee)
	£124.00	
£15k	£126.70	(premium)
	£18.30	(administration fee)
	£145.00	
£20k	£139.84	(premium)
	£20.16	(administration fee)
	£160.00	

Should you wish to purchase insurance, please complete the application form **and** the NFU Mutual proposal form that applies to the specific policy you require. If you wish to purchase both policies you will need to complete both NFU Mutual proposal forms. (You need not enter a membership number on the NFU Mutual form.) Please make sure you **sign both sides** of this form. Completed forms should be returned along with your premium to: **Britain in Bloom, RHS, 80 Vincent Square, London SW1P 2PE**

Should you have any queries about the cover itself (what is covered by the policy) please contact Aon Insurance Ltd on 01179 485 002. For questions about arranging the cover (completing the forms; certificates) please contact the Department of Community Horticulture on 020 7821 3360 or email britaininbloom@rhs.org.uk