Surrey Federation of WIs
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Surrey Federation of WI
Insurance Summary for Individual WIs

What This Insurance Covers

- The Surrey Federation holds a **full insurance policy** with NFU Mutual that protects WI activities, members and volunteers
- Local WIs are automatically covered when carrying out **normal WI activities**.

1. **Public Liability**
   - Covers injury to visitors, members of the public or damage to their property during WI events.
   - Limit: **£10 million** per incident.

2. **Employers' Liability**
   - Covers injury to **volunteers, helpers, committee members and anyone assisting the WI**.
   - Limit: **£10 million**.

3. **Product Liability**
   - Covers items the WI sells or supplies (e.g., refreshments, crafts, produce).
   - Limit: **£10 million**.

4. **Money Cover**
   - Covers loss of WI money during events, in transit, or in a safe.
   - Money can be kept temporarily at a member's home (limit **£1,500**).

5. **Personal Safety (Malicious Attack)**
   - Provides financial support if someone is injured during a violent theft connected to WI activities.

6. **Goods in Transit**
   - Covers WI goods being transported by road, rail or post (e.g., equipment moved between venues).

What Local WI's Must Do to keep cover valid:

- Follow normal **health & safety** practices.
- Keep venues safe and tidy.
- Record and bank money promptly.
- Report any incidents or concerns to the **Federation Office** as soon as possible.

The Surrey Federation of Women's Institutes is a company limited by guarantee number: 2836301.
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