

## **A GUIDE TO RBL INSURANCE COVER (JULY 2023)**

### **Introduction**

The Royal British Legion has a central annual insurance policy which includes Public Liability and Products.

All branches and counties are covered by the policy as follows:

- **Public Liability** – for official meetings and events for third party liability.
- **Products** – for RBL official ceremonial equipment purchased by the branch or county including standards etc.

### **Other Property**

Branch and county contents will now be automatically added to RBL's central policy for damage and/or loss. The individual limits and premiums are relatively low so these will not be recharged to the individual counties or branches.

Please note that the policy does have an excess of £1,000 so costs up to this amount would not be covered by the insurance.

Standard cover would be around £5,000 per branch; if a branch or county has items with a value more than £3,000 they should inform the RBL Risk and Insurance Advisor.

### **Contact**

The contact at Haig House for all insurance queries including is:

**Mike Goodwin Cert CII**

**Risk & Insurance Advisor**

Mobile: 07801 931284

[mgoodwin@britishlegion.org.uk](mailto:mgoodwin@britishlegion.org.uk)

### **Notes:**

1. Although a trailer itself can be covered; this would not include third party liability for the damage it may cause whilst it is being towed. Anybody who is towing the trailer should check their own vehicle insurance to ensure it extends to cover a trailer.
2. All branch and county equipment of any value must be entered onto the branch or county Asset Register, which should be checked on an annual basis