

To Whom It May Concern Combined Liability Insurance

Members of the Association of Pole-lathe Turners & Greenwood Workers

This is to confirm that we act as insurance intermediary for the above named and have arranged Combined Liability Insurance for all Additional Benefits Members of The Association of Pole-lathe Turners & Greenwood Workers that are domiciled in the United Kingdom, the Isle of Man or the Channel Islands. Details of the policy are summarised below:

Policyholder:	Individual Additional Benefits Members for the time being of the Association of Pole-lathe Turners and Greenwood Workers
Business Description:	Traditional non-powered woodworking including the incidental manufacture and sale of products and the teaching or demonstrating of non-powered woodworking skills and associated crafts, leather making and leather working, low impact woodland management, charcoal production, the forging of hand-tools and steam bending.
Insurer:	Covéa Insurance plc
Policy Number:	ENTCL/00781
Period of Insurance:	1 st January 2023 to 31 st December 2023, both dates inclusive
Eligible Members:	<ol style="list-style-type: none">i) All members in the Additional Benefits category who are domiciled in the United Kingdom, the Channel Islands or the Isle of Man.ii) All members in the Additional Benefits category who are not domiciled in the United Kingdom, the Channel Islands or the Isle of Man but only in respect of activities undertaken within the United Kingdom, the Channel Islands or the Isle of Man.
Applicable Endorsements:	<ol style="list-style-type: none">1) Close Family Member Extension – cover is extended to include Close Family Member of the Policyholder whilst assisting in any activity insured by this policy. No cover applies in respect of any activity undertaken by the Close Family Member independently of the Policyholder or in respect of any injury to the Close Family Member themselves. A Close Family Member is a husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister of the Policyholder2) Personal Service Company Inclusion Clause – cover is extended to include an insured member operating as a Limited Company providing that they are the sole shareholder, director and employee of the company (other than a close family member engaged in clerical duties only).

Public Liability Insurance

Limit of Indemnity:	£5,000,000
Indemnity to Principal:	Included
Use of Heat:	Included in respect of activities connected to charcoal production, hand tool forging and steam bending.
Height Limit:	None
Territorial Limits:	Worldwide
Jurisdiction:	Worldwide

Products Liability Insurance

Limit of Indemnity:	£5,000,000
Indemnity to Principal:	Included
Territorial Limits:	Worldwide
Jurisdiction:	Worldwide

In some circumstances, such as non-payment of any premiums due, cancellation may occur before the natural expiry date of the policy. We would be pleased to confirm the present position upon request.

Yours sincerely,



Mike McCormack
Director

e-mail: mike.mccormack@hencilla.co.uk