

Chair: Heather Stoney
Treasurer: Hazel Smyth

Alma House
Low St. Agnesgate
Ripon
HG4 1NG

Charity Reg No: 513934

01765 606339
nywfw@btconnect.com

Dear Treasurer,

Insurance Cover Cost for 2022 £20.00

This refers to the insurance premium for your WI for 2021. Having adequate insurance is **essential**, not only to protect your members, but also to protect your committee, **who, as trustees of your WI, could become directly liable in the event of a claim.** This premium will give you adequate cover for third party insurance and will also cover cash to be held overnight following an event, or for subscriptions. We appreciate this is an increase from 2021 however the Federation has kept it at the lower rate for a number of years but the premium has been increased substantially this year and we regret we must pass on part of this cost to you.

This cover has been negotiated via Mercury Insurance Brokers with Hiscox Insurers and represents an excellent deal. They have been able to offer us this policy **only** as a block insurance covering **all** WIs in North Yorkshire West Federation. Individual insurances cannot be negotiated for individual institutes; therefore, it is necessary for me to point out that the Federation cannot subsidise this payment.

For your institute to be covered for 2022, we would ask that you return your cheque payable to **NYWFWI by Friday 28th Jan 2022** at the latest. This is a continuation policy so no new documentation will be issued but a copy of the Certificate will be emailed.

If a WI declines to pay, WI Committees need to ensure that appropriate cover is in place from elsewhere if necessary.

You should also check that the hall that you use for your meetings has its OWN Public Liability insurance cover.

If members of the WI are providing crafts, etc. for window displays or exhibitions, please ensure that they know that all exhibits are at members **own risk** and stewarding or precautions against theft should be taken.

Please either return the form below or confirm by email to nywfw@btconnect.com even if your WI wishes to opt out of the insurance scheme, **which you do so at your own risk.**

Kind regards.

Hazel Smyth
Treasurer

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WI INSURANCE 2022

..... WI, **wishes / does not wish** (please delete) to be included in the 2022 Insurance scheme.

I enclose a cheque payment of **£20.00** made payable to **NYWFWI**.

Signed WI Secretary/Treasurer

On Line Payment Details **DO NOT FORGET TO INCLUDE A PAYMENT REFERENCE OF: WI NAME**

Account name: NYW Fed of Womens Institutes **Account No:** 35739439 **Sort Code:** 05-07-17

PLEASE RETURN TO ALMA HOUSE, RIPON **BEFORE Friday 28th Jan 2022**