

Chairman: Heather J. Stoney
Treasurer: Hazel Smyth
Federation Secretary: Helen M. Smith

Alma House
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Ripon
HG4 1NG

Charity Reg No: 1204475

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Nywfw124@gmail.com

Dear Treasurer,

Insurance Cover Cost for 2024 - £21.00

The Federation undertook an insurance broking exercise during December 2023 to obtain the most appropriate level of cover and cost for the Federation and WI's in North Yorkshire using both our existing Brokers and going direct to NFU Mutual. NFU Mutual provides covers for a number of Federations and understands our organisation and the way we operate, we also had received good reports on their cover, costs and support services. We reviewed the quotes and decided to place the insurance cover for 2024 with NFU Mutual. The cost is comparable to last year's cost and therefore we are able to offer the option for WI's to be covered for 2024 at the same cost as 2023 of £21.00.

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.

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 fully covered for 2024, we would ask that you return your cheque payable to **NYWFWI or make a Bacs Payment by Wednesday 28th Feb 2024** at the latest. 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/venue 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 nywfw124@gmail.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 2024

..... WI **wishes / does not wish** (please delete) to be included in the 2024 Insurance scheme.

I enclose a cheque payment of **£21.00** made payable to NYWFWI.

Signed WI Secretary/Treasurer
Online Payment Details **DO NOT FORGET TO YOUR WI NAME AS A PAYMENT REFERENCE**
Account name: NYW Fed of Womens Institutes No 1 **Account No:** 35739439 **Sort Code:** 05-07-17