

# Personal Public Liability Insurance

## Frequently Asked Questions

### Who is covered by the Public Liability Indemnity benefit?

All of our paid - up members are automatically covered for public liability insurance. This is for up to £5 million relating to exhibiting their vehicle or equipment (in a Military Context).

### Who pays for this cover?

This is a policy paid for by the Military Vehicle Trust and offers block cover to our fully paid up members.

### What do I need to prove this cover is in place?

- A valid and current membership card for the person requiring cover
- Photographic ID of the said person
- Copy of the current Policy Schedule detailing indemnity provided

### Can I use this cover for my business?

No, it is for personal use only. However, we are assured that Graham Sykes Insurance would welcome any business enquiries from members and provide favourable terms.

### So, what is public liability insurance?

Public liability insurance is designed to indemnify an individual from the threat that they will be sued by a member of the public. The basic concept of public liability is that it will cover you in the event that you are found legally liable if you cause injury or death to a third party, or damage to a third party's property.

Public liability insurance is the most basic essential cover.

Although it will not prevent you from being sued, it will provide the financial backing in the event that there is a claim awarded against you.

If you do not have public liability insurance and you get pursued for compensation you will be liable to pay the full amount of the claim and if you are not able to pay the compensation you could lose your home, business, and any other assets that you have.

### Where am I covered?

The territorial limits of the policy are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

### When does my public liability insurance become valid?

When you become a fully paid up member of the MVT and you receive your valid membership card. This is required to confirm proof of cover to event organisers.

**Does my membership of the MVT provide any other insurance benefits?**

Yes. Cover is provided at our “Gold Events” for all our members exhibiting at these events.

The Gold Events planned so far are, Wicksteed at War and Lacock at War. This cover increases to £10 million.

Furthermore, cover is provided for members taking part in the following

- Crank Up and Crank Down
- MVT organised school visits
- MVT area meetings
- MVT area organised events
- Members exhibiting at events not organised by MVT