



# MVT Personal Public Liability Insurance (PPLI)

## Information and guide sheet: v2 Sept 2024

### What is PPLI

When doing any activity with the public, there is a risk that something may happen that will leave you in a position where you have to fight a legal battle. Public Liability insurance is a policy whereby should that happen to you, providing you follow a set of rules (In the MVTs case the “Code of Conduct”) a third party will have the legal battle for you and it is paid for.

### What does it cover?

The Public Liability Insurance (PPLI) works for every valid, paid up member of the Trust (including life members). This means that every event that a member attends where they display “in a military context” some sort of exhibit (including home front), they will have public liability insurance cover.

The insurance is for the member not the vehicle, so if members are re-enacting or putting on a display of any military themed items, then members would be covered. There does not even need to be a vehicle present, providing the display is military themed.

The PPLI does not cover selling of items from your display, i.e. stallholding, or battle re-enactment. It also does not cover the use of unsheathed blades. PPLI has very strict regulations on the use of gazebos. As a result of this the MVT do not recommend members use gazebos.

### Why do we need it?

Members expressed a concern about public liability insurance as they were being turned away from events for not having suitable cover. This is what caused the Council of Management to look into how we can get everyone cover so that they can attend events without having to worry about this.

In an environment where the public have greater access to “no win no fee” lawyers members are more and more vulnerable when taking their vehicles out to display them.

Imagine a situation where Simon is a 6-year-old climbs into an Austin Champ and promptly falls out breaking his leg. Although it is clearly his fault and what he did was a little silly, there is nothing to stop the mother issuing a law suit against you for negligence. If that happened you would have to defend this case. At the moment the members are vulnerable to this type of situation, leaving them in a position where they could potentially lose their house paying for legal fees that they never expected.

The Council Of Management wanted to take this worry away from members, and give them a suitable and meaty back up plan should this awful event happen.

### When do I need it?



Your motor insurance policy covers you for all the time your vehicle is in motion (powered or not powered), it will also cover you for when you are stationary on the public highway or public car parks. Your motor policy will also cover you if you take part in a road run.

As soon as you turn up to an event stop the vehicle and it becomes an “exhibit”, your motor policy no longer covers you. The PPLI is design to cover you during this time.

### **How will it work?**

MVT members are covered as soon as their membership starts. You do not need a certificate you are automatically covered. However certificates are available online and guidance for accessing this may be found here - <https://www.mvt.org.uk/ppli-insurance.html>.

Just like any other insurance policy when you have a claim you will deal directly with the insurer who will manage it for you. Details of how to claim are on the back for your membership card.

### **Myth Busting**

Like all new things there are lots or rumours around, here are some facts

- I’m covered under my motor insurance – All of the mainstream motor policies that you will find in the trade magazines do not cover you for Public Liability insurances. Many members have approached the COM claiming that their motor insurance covers them, however on further inspection it turns out that it hasn’t. Do not confuse “third party liability” with “Public liability” they are different things. We have yet to come across a motor policy that covers Public liability insurance, however that does not mean they don’t exist.
- I’m covered by my house insurance – Some house insurance policies do cover members for public liability insurance, however this is often for things such as poking a person with your umbrella in the high street, or a tile falling of the roof and hitting somebody. However good your house insurance policy is, it is very unlikely that you will be covered for putting on a military themed exhibit at an event where the public attend. Again please check your policy very carefully.
- If I have two public liabilities they cancel each other out – This is simply not true, the policy which you took out first will take priority.
- Show organisers are responsible for my cover and safety – Yes to some degree they are. However if there is an incident with your display and the person takes the issue up with the show organisers, the first things the insurers will do will be to look for the easy way out, and you sitting there without any cover may well be the easy solution, i.e. they will make you pay for it to prevent them from paying out. Because of this all insurance companies request that the exhibits have to be independently insured, this includes stallholders, re-enactors, and vehicle displays.

### **Some answers to objections and key statements**

- If you don’t think that you need Public Liability Insurance you have misunderstood it – The implications of something going very wrong are real.



- I am already covered – It is quite possible that you may already be covered and that is great. Should the PPLI go through you will have to make a decision as to whether you leave the MVT, drop the other insurance policy or keep both. For this to get best value for money the MVT have to offer it to all members or none at all.
- It doesn't cover all the members – We agree that this is an issue as some members may not benefit from this if they do not exhibit at events. However the charitable aims of the Trust state that we need to get vehicles out into the public domain. Without PPLI we will not be able to do this and so we will not be achieving the aims of the charity.