



The National
Allotment Society

National Society of Allotment and Leisure Gardeners Ltd



Allotmenters Liability Insurance

A member benefit



Individual and affiliate members can be covered under the NAS Third Party Liability Insurance including Products Liability – protecting insured members from claims made by third parties for accidental bodily injury or property damage

Allotmenters liability insurance (ALI) is a product purchased by the National Allotment Society (NAS) but designed to provide liability protection to member plot-holders and leisure gardeners accused of accidentally causing injury or damaging property, in their personal capacity. Work/Business related claims are not insured.

The benefit is worth up to £5,000,000 and will pay for defence costs and the cost of any award made. As a member plot-holder you would be protected both at your allotment plot but also if you attend shows/events which are allotment related.

This benefit is available to association/society, individual and life members and forms part of the membership subscription. To take advantage of this benefit the member must advise of enrolment and provide the NAS with all contact details of those enrolled and keep those details up to date.

What is the policy?

This is a commercial policy between NAS and the insurance provider and offers Third Party Liability Insurance including Products Liability – protecting insured members from claims made by third parties for accidental bodily injury or property damage. This insurance does NOT cover you for loss or damage to sheds or their contents and IS NOT personal injury cover. It is a liability policy - not a material damage policy. This insurance does not replace the requirement for associations, councils, or landowners to obtain Property Owners or Public Liability Insurance to cover self-management responsibilities, communal areas, site shops, or events and site tours etc.

How do I take advantage of this membership benefit?

All eligible members should enrol into this insurance scheme to receive cover, you are not automatically enrolled into the scheme; this is something you should confirm that you want to take advantage of.

Once enrolled you must ensure that the Society is kept up to date with any changes to details as only those confirmed will be covered. You can opt out of this cover at any time.

Individual and life members should email natsoc@nsalg.org.uk confirmation of enrolment into the insurance scheme via their registered email address.

Associations should email the affiliates details of those wishing to enrol via their registered email address to natsoc@nsalg.org.uk. This list should include full contact details and ideally received on an excel spreadsheet, a template is available via the NAS website members area.

Once you have completed the enrolment process and provided full contact details, or a list of affiliate details in the case of associations, you will receive confirmation from the NAS that you are covered under the NAS master policy. For new members selecting the option to enrol on the application form, you will receive confirmation once your application has been processed. The NAS will not issue policy documents.

Why isn't enrolment automatic?

We must ensure that we have all details and that they are correct. By formally enrolling you are aware of the policy and its limitations.



Who do you share the enrolment details with?

Details will not be forwarded to any third party unless in the event of a claim.

Why do you need personal details for enrolment?

Affiliate details are required to ensure that the correct members are enrolled.

Insurance advice

The staff at the NAS are not insurance brokers. This means that, whilst the NAS can, and does, operate an Allotmenters Liability Insurance scheme (via its Brokers) for the benefit of its Members, it is precluded by Legislation from offering any advice whatsoever on Insurance. The NAS cannot advise on specific insurance queries; however, we are able to discuss the ALI policy and liaise with our ALI provider to seek advice on your behalf.

What is the difference between the liability insurance offered by the NAS and that offered by Chris Knott?

The ALI is offered as part of your membership and provides individual cover, whereas Chris Knott can offer specific advice and a variety of discounted allotment insurance products.

If the plot holder is covered by more than one policy at the same time is there a conflict as they would be insured for the same risk by two insurers?

In fact, there would be no conflict unless there were specific/unusual terms in your policy. Each policy would contribute to the value of any successful claim and the associated legal costs if both were providing insurance for the same incident.



The small print: significant or unusual exclusions/limitations

- a. The Policy excludes any damage or loss, or interruption or interference directly or indirectly caused by or resulting from, arising out of or in connection with or attributable Coronavirus & related issues.
- b. The indemnity provided by this Policy shall not apply in respect of any claim arising in connection with any heat process carried out by the Insured, with the exception of small, private bonfires.
- c. This Policy does not indemnify the Insured in respect of any claim arising in connection with tree-felling.
- d. Special events organised by the insured member are included but professional subcontractors must be used for larger events or events involving additional levels of risk. Please ask for details if you are planning an event. (The event will probably (and more naturally) fall under the insurance of your local association.
- e. Property Owners Liability is not included under this policy.
- f. Liability arising from or caused by the ownership possession or use by or on behalf of the Insured of any mechanically propelled vehicle licensed for road use.

General Q&A's

How do we know what cover we need?

This cover is a personal liability cover only. No one expects you to be the experts when it comes to other areas of allotment insurance. That is why Chris Knott is available on 01424 205001 to support you and make sure you have the right cover in place for your allotment site.

How often should we send you a list of our members?

At the annual renewal, details held by NAS are sent out, these should be checked and updated.

Given that members can join at any time, do we need to send you any new names immediately?

Yes, if you want cover for these members the NAS should be informed of leavers and those joining the association.

The ALI policy covers "accidental Injury to any person or accidental loss of or damage to property" – does that include the insured plot holder themselves and their own property?

This covers the individual for injuring someone else or someone else's property if a claim is made against them. It does not include damage to their own property or themselves.

Would this cover extend to my spouse/partner/helper if they worked on my plot?

No. This benefit is per member and not per plot. So, they will also have to be an individual/life member,



or a paid-up affiliate of the NAS via the association to be covered. This is £3.00 per member and not per plot.

Is there an excess?

Currently there is no excess on the policy however, this will be continually reviewed and advised to all enrolled members should this change.

What happens if my association has not included my name on the list of membership?

If the association does not include your name and contact details, then you will not be covered.

Will I be covered if someone injures themselves on my plot and I am not there?

Yes, cover may extend in these circumstances, if you were responsible for the injury or damage.

**Become a member of
The National Allotment Society.**

Membership of The National Allotment Society comes with a raft of benefits, from discounts on horticultural products through to initial legal advice and horticultural expertise. To become a member visit www.nsalg.org.uk or call **01536 266576**

O'Dell House, Hunters Road, Corby, Northamptonshire
NN17 5JE T: 01536 266576
• E: natsoc@nsalg.org.uk • www.nsalg.org.uk

