



# Insurance Policy for Clubs and Societies

## Policy Schedule – Effective Date 19-Jan-2026

Policy Number	CD69309
Policyholder	London IBM Retirees Club
Address	4 Rosslea, Windlesham, Surrey, GU20 6PS
Period of Insurance	19-Jan-2026 to 18-Jan-2027 (both dates inclusive)
Premium	£165.00 (+ IPT @ 12.00% = £19.80)
Total Payable	£184.80

### Public Liability

Limit	£5,000,000 for each claim but in respect of Products Liability, £5,000,000 in total for all claims occurring during the Period of Insurance
Excess	£100 applicable to each third party property claim
Applicable Courts	UK

### Employer's Liability

Limit	£10,000,000 in total for all claims occurring during the period of Insurance
Applicable Courts	UK

### Professional Indemnity

Limit	£500,000 in total for all claims made during the period of Insurance
Excess	£100 applicable to each claim excluding defence costs
Applicable Courts	UK

### Trustee Liability

Limit	£500,000 in total for all claims made during the period of Insurance
Excess	£100
Applicable Courts	UK

Signed:

Director of Underwriting, National Markets UK



**Date:** 07-Jan-2026