

Chairman: Julie Clarke
Treasurer: Hazel Smyth
Federation Secretary: Helen M. Smith

Alma House
Low St. Agnesgate
Ripon
HG4 1NG

Charity Reg No: 1204475

01765 606339
nywfw24@gmail.com

Dear Treasurer,

Insurance Cover Cost for 2025 - £21.00

We have arranged insurance cover for 2025 again with NFU Mutual. We have been able to hold the same price as 2024, that is £21.00 for each WI.

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 2025, we would ask that you return your cheque payable to **NYWFWI or make a Bacs Payment by Wednesday 26th Feb 2025** 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 nywfw24@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 2025

..... WI **wishes / does not wish** (please delete) to be included in the 2025 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 ADD YOUR WI NAME AS A PAYMENT**

REFERENCE

Account name: NYW Fed of Womens Institutes No 1 **Account No:** 35739439 **Sort Code:** 05-07-17