

Britain in Bloom Insurance Cover

Please read carefully the following information before applying for insurance

The two types of cover available to Bloom groups are employers' & public liability and equipment, cups & trophies insurance. For each policy there are different levels of cover, £2m and £5m for employers' & public liability (both include £10m of employers' liability), and £5k, £10k and £15k for equipment, cups & trophies. Insurance cover is provided by NFU Mutual and arranged through our broker Aon Insurance Ltd. Policies run from 1 September to 31 August and are renewed on an annual basis. A breakdown of the premiums is given below. Please note: purchase of insurance cover at any time during the year incurs the full premium.

Employers' & Public Liability

£2m	£53.49	(premium)
	£13.51	(administration fee)
	£67.00	
£5m	£63.30	(premium)
	£15.70	(administration fee)
	£79.00	

Cups & Trophies

£5k	£71.11	(premium)
	£11.89	(administration fee)
	£83.00	
£10k	£108.17	(premium)
	£15.83	(administration fee)
	£124.00	
£15k	£126.70	(premium)
	£18.30	(administration fee)
	£145.00	

Should you wish to purchase insurance, please complete the Britain in Bloom application form **and** the NFU Mutual proposal form that applies to the specific policy you require. Please sign the NFU Mutual form on **both sides**. (You do not need to fill in a membership number; we will issue one when you apply.) If you wish to purchase both policies you will need to complete both NFU Mutual proposal forms. Completed forms should be returned along with your premium payment to: **Britain in Bloom, RHS, 80 Vincent Square, London SW1P 2PE**. Should you have any queries about the cover itself please contact our brokers, Aon, on 0117 948 5002. For questions about arranging cover please contact the Britain in Bloom team on 020 7821 3360 or email britaininbloom@rhs.org.uk