



Proposal for Personal Public Liability Insurance (PPLI)

Information and guide sheet

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. For this you have to pay a premium to get the cover.

What are the MVT proposing

We propose to provide Public Liability Insurance for every valid, paid up member of the Trust with a valid card (including life members). This means that every event that a member attends where they display “in a military context” some sort of exhibit, they will have public liability insurance cover.

The insurance is for the member not the vehicle, so should they be re-enacting or putting on a display of any military themed items, then they would be covered.

It does not cover selling of items, i.e. stallholding, or battle re-enactment.

Why do we need it?

At the last AGM 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. It will also cover you for when you take your vehicle into an arena to drive around to display the vehicle as it is moving. 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 are we paying for it?

This insurance does not come cheap and as a result the cost will need to be borne by the membership. Therefore the CoM have proposed that to cover this PPLI proposal, and also cover additional costs involved with running the trust we raise the Membership fee to £35 for single members and £40 for joint.

The MVT is getting this for excellent value as, if you were to go out and get this policy for yourself it would cost anything between £55 and £120.

How will it work?

As soon as the CoM give the go ahead on this, from that moment every member will be covered immediately. There will be no need for a certificate, they will be covered. We are looking at ways of getting individual certificates out to members as they may need them when attending some shows. This will be sorted out by the time the insurance goes live.

Just like any other insurance policy when you have a claim you will deal directly with the insurer who will manage it for you.

Myth Busting

Like all new things there are lots of 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.
- The cost increase is too much – As explained earlier, we are getting a great deal on this insurance because of our numbers, we will all have to have it eventually, this is the cheapest way.
- The MVT have not thought this through (muddled thinking) – The MVT COM are quite clear that in the last 12 months investigating and studying this that their thinking is very clear. This is in the best interests of the Trust and its members.
- 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.