

INSURANCE FOR WOODTURNING

Some members **mistakenly believe** that they are covered by the Guild in the event of an accident or loss to themselves whilst at the Guild premises or demonstrating on behalf of the Guild.

The Guild has two insurance policies

- Risk Insurance - to cover the Guild's equipment in case of fire or theft; and
- Public Liability Insurance – which is designed to protect the Guild and members, if they should commit a negligent act or omission during a properly organised Guild event or activity which results in injury to another person or damages the property of another person.

It does not provide any cover whatsoever if a person is injured as a result of their own acts or omissions.

A Guild member who may be injured as a result of the negligent acts or omissions of another Guild member would be covered under our insurance.

(Please note the important KEY word "negligent").

There is no substitute for making sure you adopt safe working practices whether at home in the workshop or on Guild premises. If you are unsure on the correct method of carrying out a task, ask.
