

# FAS Public and Products Liability Insurance (PLI) Introduction for FAS year 01Apr2020-31Mar2021



**Please read this page – it is important. It has changed since last year’s version.**

**We recommend that you appoint a member of your society to read and understand FAS PLI documents and to act as your central co-ordinator for PLI matters.**

Please keep the FAS database up to date with the contact details of your society’s member(s) who deal with FAS matters. If your registered contacts are uncontactable or fail to respond then your society may miss important FAS messages.

Four documents (Doc1...4) contain FAS PLI information that you need to know – each is summarised below and is accessed via the link shown. Please check that FAS PLI meets your society’s requirements.

**Doc1:** The [To Whom It May Concern](#) (“TWIMC”) letter. Use this to show that your society has PLI. It shows the FAS societies covered in the current year. [Check that your society is in this list](#). Unlike for example an employer’s insurance certificate, PLI has no actual certificate.

**Doc2:** [The FAS PLI Schedule](#) (“Schedule...”). It shows that FAS has only:

1. PLI coverage (**p3, section 8**), with an excess payable by the claiming society of £250 per claim;
2. Legal Expenses (**p4, section 20**) in circumstances described on p9, point2 “Legal Defence”;

All other insurance options in the Policy are “Not Operative” for FAS societies.

The Endorsements (P5), Data Privacy, and Statement of Fact (following **P10** of the Schedule) also have useful information.

**Doc3:** The [FAS Policy](#) (“Charity and Community Connect”) describes all the potential insurance cover options but note that FAS has only two: [Public and products Liability](#), and [Legal Expenses](#) (see *FAS PLI Schedule* above). So to save time you could target your reading to those sections – see contents on **p3** of Policy: Public and Products Liability (PLI) starts on **p45**; Legal Expenses starts on **p75**.

**Doc4:** The [FAQs](#) (Frequently Asked Questions) answer common questions.

Please contact FAS's broker Marsh for all PLI queries: [joshua.king@marshcommercial.co.uk](mailto:joshua.king@marshcommercial.co.uk) 01245 291285. No one on FAS Council, including the PLI Secretary, is an insurance expert and we must refer queries to the broker anyway. Please state your name, position and society. If emailing put “FAS PLI Query” in the subject and copy [plinsurance@fedastro.org.uk](mailto:plinsurance@fedastro.org.uk). Make queries as concise as possible and raise them with time to spare for the answers which may take several days.

Note that PLI does not cover Employer’s Liability. For example if a member is injured whilst carrying out work (repair, maintenance etc) for your society or whilst engaged in activities for themselves (carrying a telescope etc) that incident is not covered by this policy. However if a member causes injury to another member resulting from an activity or event arranged by your society, that incident is covered.

If your Society is a Limited Company, it needs by law to have Employer’s Liability cover. If your Society is limited by guarantee, it must take advice to find out if it needs Employer’s Liability cover. You could of course decide to take Employer’s Liability cover anyway. Contact Marsh or any insurance broker for advice or a quote on Employer’s Liability or for any other cover not included in the FAS schedule.

*With best regards*

*Tony Questa*

*Acting Contact, FAS PLI. May 2020*