

SCA UK CIC Insurance Summary

This document is a compilation of assorted emails where people have asked what the insurance actually covers. It is **not** trying to be a legal document. I have used SCA parlance for clarity. If there is any query or misunderstanding, see the actual insurance documents for details. If that is not clear contact the BOD secretary at [mailto:bod-secretary@insulaedraconis.org?subject=Insurance query](mailto:bod-secretary@insulaedraconis.org?subject=Insurance%20query)

1. Where is covered – The whole of the United Kingdom (England, Wales, Scotland and Northern Ireland) plus The Republic of Ireland
2. How much – 10 Million for a single claim (covered in two certificates)
 - a. You will see a reference to England, Wales and EIRE, but this relates to the jurisdiction, not the territorial limit of the policy (see clause 1)
3. What – Public liability and Accidental damage
4. Who – Anyone attending an ID sanctioned event and complying with:
 - a. The Country laws
 - b. Any rules imposed by the site
 - c. The Society Laws
 - d. The Kingdom Laws
 - e. The Principality Laws
 - f. Any rules imposed by the event organiser
 - g. Is a member of the SCA or one of its affiliates
 - h. If not a member has signed a waiver
 - i. Is officially attending the event
5. The insurance covers ID sanctioned events. **The term “event” in the insurance documents is not the same as the SCA use of the term.**
 - a. It must be an “Official” ID event in that it is agreed with the ID Seneschal and published on the calendar
 - b. This can include but is not limited to:
 - i. Fighter/Archery/Rapier practice
 - ii. A local shire meeting
 - iii. An SCA “event”

This document is produced by P Thane-Clarke and is in no way attempting to change or override any legal documents, it is just a collection of many mails and hopefully gives a better explanation to a layman from a layman.