



# DOES YOUR HOME INSURANCE COVER YOU?

## INSURANCE COVER FOR INDIVIDUAL MODELLERS AND MODEL ENGINEERS

**It is important that your loco's, rolling stock, model collections and home workshop are adequately insured, as should you be unfortunate enough to suffer a fire, flood or theft you may find yourself significantly out of pocket.**

Model engineers often rely upon their household insurance policy to respond in the event of a loss and the potential implications of this are examined in this article.

As you may be aware, your Home Contents insurance policy can cover your household possessions against a number of perils including loss, damage, fire and theft. Home contents policies are generally designed to cover items in a typical household e.g. floor coverings, curtains, furniture, household appliances and electronics, household utensils and crockery, garden & DIY tools and equipment, clothing, sports and leisure equipment that may include pedal cycles and musical instruments.

As you will note, there is no mention in the above list of items such as 5" Gauge Loco's, Pillar Drills, Lathes, Milling Machines or Sit Astride Riding Cars and the like! There is a possibility that such items that you cherish and use in your hobby are not covered by your home insurance, so if you are in any doubt as to whether items such as these are covered under your home insurance, you should check with your home insurance provider.

In addition to this aspect, Home Content policies may also have a restriction on the sum insured contained within domestic outbuildings e.g. a shed or garage, this can be

as little as £1000. It is worth bearing in mind that this is also where you are likely to store your lawnmower, hedge trimmers and other garden, outdoor and DIY equipment, which can result in £1000 not going very far in the event a shed or garage is broken into and these items are stolen.

This is where we can help. Our policy for Individual Modellers and Model Engineers is a specialist policy where you can select only those sections of cover you require. These sections of cover can include loco's, rolling stock, other models, ancillary equipment, road trailers, personal accident, products liability, as well as portable track liability. Additionally, you can choose to insure your workshop buildings, workshop machinery, tools and equipment as well as models and materials.

Our policy provides cover for loss or damage against perils such as Fire, Theft, Storm, Flood and Accidental Damage. Insuring them on a separate specialist policy takes away the uncertainty of knowing whether your Home Insurance policy is going to pay for the replacement or repair of your Model Engineering models and equipment. It potentially saves any difficult claims conversations as well as ensuring that your household policy premium isn't impacted by claims relating to your model engineering hobby.

In order to get a quote for your Model and Model Engineering needs, simply call us on **0114 2502770** or alternatively, visit our website at **[www.walkermidgley.co.uk](http://www.walkermidgley.co.uk)** and click on the Individual Modellers tab to access our **Quote and Buy** facility and obtain an immediate quotation and cover.

