



Insurance

Under Civil Law, individuals have a duty of care while performing any activities that could foreseeably harm others. If anything goes wrong, it is possible for a claim to be made for damages under [Civil Law](#). For such a claim to succeed, the claimant must show that the defendant breached the duty of reasonable care.

The Guild holds public and product liability insurance with [Ecclesiastical Insurance Office plc](#), policy no. 07/CBP/9100712, which indemnifies officers and members for any legal liability to pay damages up to £5,000,000 (from September 2018) for any accidental injury to any person and accidental damage to any material property. Insurers will not refuse to pay a claim if there was a breach of instructions.

The Guild does **not** hold any [personal accident insurance](#).

Approved by Guild Management Committee 10th March 2018