**Where to place the insurance clause in your Constitution**

From February 1st, 2026, Townswomen’s Guilds will no longer be providing Insurance for Guilds or Federations. Guilds and Federation will need to decide if they wish to provide insurance for their members.

Guilds and Federations will need to insert a clause in their amended constitution if they decide to arrange insurance for their Guild or Federation.

As the type and level of insurance varies with each Guild TGHQ cannot advise you of the wording of this Clause

If your Guild is amending the Small Guild Constitution the clause could be added to Section 4 Carrying out the Purposes.

If you Guild is amending the 2006 Constitution the clause could be added to Clause 4 Powers.

Federations could add an additional clause to Clause 4 Powers in the Federation Constitution.