

KEY FACTS

Liability Protection

Commercial Legal Protection

Members of NMTF Ltd



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1. Membership

NMTF is a trade association for market and street traders, events retailers and mobile caterers in the UK. Anyone over 16 who is a permanent resident in the UK can join NMTF.

Membership includes access to expert guidance on small business matters, discounts from leading suppliers and liability and commercial legal protection:

- *Public liability protection up to £10 million*
- *Product liability protection up to £10 million*
- *Employer's liability protection up to £10 million*
- *Commercial legal protection for appeals against HMRC investigations, including VAT disputes*

The protection described above is underwritten by **Aviva**. NMTF is not an insurance company and we are not regulated by the Financial Conduct Authority.

The liability protection has no excess and is valid on any number of days, on any number of stalls, on any market, festival, fair, show and/or street trading pitch, anywhere in the European Union.

Terms, conditions and exclusions apply relating to certain products and trading activities. It is your responsibility to review this document and ensure your suitability and compliance.

There are four tiers of membership: sole, dual, triple and quadruple. Business partners must be added to the same membership to ensure that they are covered by the liability protection.

In the case of a limited company or a limited liability partnership, every director of the business must be a member of NMTF. A nuclear family can also have the same membership.

Members do not receive an individual insurance policy from NMTF. Protection is a blanket policy for all members and individuals are covered as long as their membership has not expired.

Members are issued with a membership card from NMTF that states their name, membership number and an expiry date. Replacements can be issued for a small fee.

Payment of the appropriate subscription fee is a request for immediate access to membership. Therefore, subscription fees are non-refundable and non-transferable.

Any questions about the liability and commercial legal protection included within membership must be addressed to the Membership Department.

The Membership Department can be contacted on 01226 749 021 or genoffice@nmtf.co.uk (office hours are Monday to Friday, 9am to 5pm).

2. Membership Department

The Membership Department is your first point of contact for any questions or queries that you may have about membership of NMTF.

It is their responsibility to process data about new and existing members, take payment for subscription fees and can direct you to other departments if required.

You must keep the Membership Department updated of any changes to your personal and/or business circumstances that may affect your membership. These include:

- **Contact details:** *Personal address, email, landline and/or mobile numbers.*
- **Trading activity:** *Business name, product lines and types of trading (e.g. markets, street trading, events and/or online).*
- **Business partners:** *If you are not a sole trader and you are working in partnership, you will need a multiple membership (either dual, triple or quadruple). If any additional members are added to a membership, it is the responsibility of the main member to ensure they are aware of and understand this document.*
- **Employing staff:** *If you employ staff, you will need to give us your Employer Reference Number (ERN). This is the number supplied to you from HMRC for you to run your PAYE system. It is also known as the 'Employer PAYE Reference'. Your ERN number can be found on P45, P60 and P11D forms, e.g. 123/NM45678. The ERN applies to all UK businesses employing one or more people. You don't need to register for PAYE if you pay all employees below the Lower Earnings Limit, none of the employees has another job, and none of the employees is in receipt of a state or occupational pension or other employee benefits.*

Failure to disclose any changes to the above may restrict your access to services provided by NMTF, which includes public, product and employer's liability protection.

NMTF has appropriate measures in place to prevent the unauthorised processing, accidental loss or destruction of your personal information.

We will not keep your personal information for longer than it is necessary for our purposes. Your personal information will not be given to any third parties.

The Membership Department is unable to give you any advice on general insurance products and services provided by Aviva or any other insurance company.

Tel: 01226 749 021

Fax: 01226 740 329

Email: genoffice@nmtf.co.uk

Address: NMTF, Hampton House, Hawshaw Lane, Hoyland, Barnsley, South Yorkshire, S74 0HA

Website: www.nmtf.co.uk

(Office hours are Monday to Friday, 9am to 5pm)

3. Incident Reporting / Claims Process

Members are encouraged to notify us as soon as an incident occurs that may result in a claim against NMTF's public, product and employer's liability policy for members.

Early incident reporting enables Aviva to gather a body of evidence to either refute or allow a claim on the policy if one is to arise. Reports can include photos and witness testimonials.

An easy way to report incidents is with NMTF **App**. It's free to download and incident reports are archived for your reference. Search for "NMTF App" in Apple's App Store or Google's Play Store.

To notify NMTF of a claim on the public, product or employer's liability policy for members of NMTF, you must follow the procedure below:

- Contact Cathey Clay, Head of Secretariat, or Julie Lane, Secretary, *as soon as possible* by telephone on 01226 352 815 or email claims@nmtf.co.uk
- Quote your membership number and supply details of the claim, including date, location, claimant (if known) and a brief description of the incident.
- Send any correspondence from the claimant, including letters from a solicitor, to the Secretariat at NMTF (via post, email or fax).

Members can also report incidents which may result in a claim directly to the Secretariat. If in doubt, give Cathey or Julie a call – it's always worth checking to get peace of mind.

What happens next? We will forward your details and all correspondence to the underwriters of the public, product and employer's liability policy for members of NMTF, Aviva.

A representative of Aviva will contact you to discuss your incident report or the details of the actual claim and talk you through the claims process (if required at that particular stage).

Please note a delay in reporting an incident which may lead to a claim may hamper the likelihood of a successful defence – *we urge you to tell us about an incident as early as possible!*

Please direct any feedback about Aviva and the claims process to the Secretariat by telephone on 01226 749 021 or email claims@nmtf.co.uk (office hours are Monday to Friday, 9am to 5pm).

Are you reading this document on an internet-enabled device?

*Click a button below to download NMTF **App**!*



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Android, Google Play and the Google Play logo are trademarks of Google Inc.

4. Summary of Protection

The following information has been provided by Aviva

COMBINED LIABILITY PACKAGE

CLIENT	Members of NMTF Ltd
INSURER	Aviva Insurance Limited
POLICY NUMBER	100592051CLP
POLICY FORM	Corporate & Speciality Risk Combined Liability
BUSINESS DESCRIPTION	Market Traders

COVER

EMPLOYERS LIABILITY	Limit of indemnity - £10,000,000
PUBLIC/PRODUCTS LIABILITY	Limit of indemnity - £10,000,000

Protection is for any market, on any day, anywhere in the European Union

COMMERCIAL LEGAL PROTECTION

CLIENT	Members of NMTF Ltd
INSURER	Aviva Insurance Limited
POLICY NUMBER	100527992CCI
POLICY FORM	Legal Expenses
BUSINESS DESCRIPTION	Market Traders

COVER

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business (appeals against Full or Aspect Enquiries, Intervention and/or VAT Enquiries). Limit of indemnity is £25,000 for any one claim.

Extended Definition of Market Trader:

It is hereby noted that the meaning of Market Trading extends to include:

- a) Aisles of shopping centres
- b) Hospitals
- c) Single shows e.g. Fetes and Concerts
- d) Stalls/Stands, outside stations, football grounds and the like
- e) Exhibitions/Trade Fairs
- f) Piers
- g) Kiosks, including those at shopping centres

And similar locations providing that they are trading from a stall and the nature of the business is the same as a Market Trader, retailing from a stall not a shop, except for fixed units in indoor markets.

5. Employer's Liability

The following information has been provided by Aviva

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations:

- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

6. Public and Product Liability

The following information has been provided by Aviva

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability

- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business.
- Data Protection
- Legal expenses in connection with Corporate Manslaughter Act
- Legal Liability arising from members using plots of land to grow produce for retail.

Exceptions and Limitations:

- Cover for acts of terrorism is limited to £5,000,000
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- products and treatments, as detailed in the endorsements below
- Sale of weapons. The definition of weapons meaning any tool made or altered with the aim of causing damage, physical or mental harm to living beings, artificial structures or systems. Please see endorsement wording below.
- Use of heat condition as fully detailed in the endorsement below

Products Exclusions:

Aviva will not provide indemnity in respect of the following Products Supplied:

- a) Contraceptives
- b) Diethylstilbestrol/Stilbestrol/DES
- c) Oral consumption of Halogenated-8-Hydroxy-Quinolines/Oxychinoline
- d) Primodos
- e) Amenorone Forte
- f) Swine Flu Vaccine
- g) Metronidazole
- h) Clindamycin
- i) Lincomycin

- j) Dedendox
- k) Dicocymine
- l) Dorbanex/Canthaxanthin
- m) Any drugs, medicines or pharmaceuticals designed for use during and in connection with pregnancy
- n) Open-Benoxprofen
- o) Pertussis Vaccine
- p) Skin Lightening or whitening Products
- q) Agent Orange/2,4,5-T/2,4-D

Treatment exclusions:

Aviva will not provide indemnity in respect of:

- a) The provision of any treatments undertaken other than non-intrusive transfer/spray tattoos, body painting, face painting and the like
- b) Body piercing other than ear piercing
- c) The sale, supply or manufacture of fireworks or pyrotechnics in any form
- d) The sale, supply or manufacture of motor vehicle or automotive parts other than non-safety critical accessories
- e) The damage to property being worked upon

Weapons Exclusion:

Aviva will not provide indemnity in respect of the sale of weapons. The definition of weapons meaning any tool made or altered with the aim of causing damage, physical or mental harm to living beings, artificial structures or systems.

Legal Highs Exclusion:

Aviva will not provide any indemnity in respect of Products Supplied which includes psychoactive, psychopharmaceutical or psychotropic ingredients, compounds or substances.

Use of Heat Condition:

If in relation to any claim you have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim. You must ensure that the following precautions are taken each time any

1. electric, oxy-acetylene or similar welding or cutting equipment
2. cutting or grinding equipment using abrasive disks or wheels
3. blow lamp, blow torch, hot air gun or hot air stripper
4. asphalt, bitumen, tar or pitch heater

is used away from premises which You own, hire or rent.

1. BEFORE STARTING WORK

- a. Where You and any other person(s) for whom You are responsible are working at a site, a responsible person must be appointed for fire safety to ensure the following precautions are taken.
- b. Fire safety checks to identify material that might be liable to catch fire must be carried out before work commences including the areas
 - i. under floors or decks or above ceilings (including false or suspended ceilings)
 - ii. behind walls, screens, bulkheads or partitions and such checks must be repeated regularly while work is in progress and immediate steps taken to extinguish smouldering or flames detected.
- c. At the point of application of heat, including, if there is a risk of ignition directly or by conduction, combustible materials including
 - i. under floors or decks or above ceilings (including false or suspended ceilings)
 - ii. behind walls, screens, bulkheads or partitions must be removed. If impracticable, combustible materials within
 1. the immediate vicinity when using any blow lamp, blow torch, hot air gun or hot air stripper and/or
 2. 10 metres when using any electric, oxy-acetylene or similar welding or cutting equipment, cutting or grinding equipment using abrasive disks or wheels or any asphalt, bitumen, tar or pitch heater must be covered and protected by overlapping sheets or screens of non-combustible material.
- d. All gaps or holes through which sparks or flames could pass must be covered by non-combustible material.

2. WHILE WORK IS IN PROGRESS

- a. A sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected must be kept available at the point of application of heat and used immediately if smoke, smouldering or flames are detected
- b. Heat equipment
 - i. must not be
 1. lit until immediately before use.
 2. left unattended while lit, switched on or hot.
 - ii. must be extinguished immediately after use.
- c. Cylinders
 - i. must not be changed while the equipment is hot.
 - ii. not in use must be kept at least 15 metres from the burner.
- d. Paraffin or petrol powered equipment
 - i. must be filled/refilled in the open.
 - ii. must not be filled/refilled while hot.
- e. Asphalt, bitumen, tar or pitch
 - i. must only be heated in the open
and
 - ii. in a container designed for that purpose, placed on a non-combustible surface at ground level.

3. AFTER FINISHING WORK

- a. Hot waste materials and welding rods must be removed and safely disposed of.
- b. A final fire safety check must be carried out between 30 and 60 minutes after work has finished and immediate steps taken to extinguish smouldering or flames detected.

The following information is NMTF policy in addition to the above

E-Cigarettes Exclusion:

NMTF excludes e-cigarettes and associated paraphernalia from the product's liability protection included with membership.

This is because there is no evidence on their long term safety.

Traders who sell these goods may join NMTF and access the full package of benefits included within the membership with the exception of product liability protection.

It is expected in 2017 that e-cigarettes will be regulated as medical products. This policy will remain under review and NMTF will consult with Aviva when any regulations come into force.

7. Commercial Legal Protection

The following information has been provided by Aviva

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Cover includes:

- **Tax Protection – Full/Aspect/Intervention Enquiries** – representation and negotiation in appeal proceedings in respect of a Full Enquiry and/or Aspect Enquiry and/or Intervention Enquiry carried out by HM Revenue and Customs. Maximum payable is £25,000
- **Employers Compliance** – representation in any appeal proceedings in respect of a dispute concerning compliance with PAYE or Social Security Regulations following a review by HM Revenue and Customs. Maximum payable is £25,000
- **VAT Disputes** – representation in any appeal proceedings following an assessment by HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £25,000

Exceptions and Limitations:

If in relation to any claim you have failed to fulfil the following condition you will lose your right to indemnity or payment for that claim.

Reasonable Care

You must have taken reasonable care to ensure that all returns are complete and correct and such returns are submitted within the statutory time limits allowed.

Aviva will not provide indemnity

1. in respect of any claim caused by a failure to register for value added tax
 2. in respect of any claim arising from any investigations or enquiries undertaken by HM Revenue and Customs Special Investigation Section or Special Compliance Office
 3. in respect of any claim arising from any investigations or enquiry by HM Revenue and Customs into alleged dishonesty or alleged criminal offences
 4. in respect of any claim arising from a tax avoidance scheme
 5. for the first 10% of Costs and Expenses for Aspect Enquiries and/or Intervention Enquiries in respect of any one claim.
- In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
 - Claims must be reported within 180 days of you becoming aware of an incident

- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- Any claim relating to the settlement under an insurance policy

If a solicitor is required to deal with your legal problem, Aviva will appoint one from the approved panel. These solicitors have been carefully chosen by Aviva as experts in the areas of the law covered by the policy and are required to comply with strict service standards.

Claims Process:

As soon as you are aware of an incident, call Aviva's legal helpline on 0845 300 1899 without delay. Quote policy number 100527992 CCI and your NMTF membership number.

If you think that you might need to claim, contact Aviva on 0845 300 1899. Aviva can only proceed with your claim once they have received details of the incident in writing.

8. FAQ

What else do I get with membership of NMTF?

Membership of NMTF includes:

- Expert Knowledge - *advice and guidance on any small business matters*
- Local Representation - *form an NMTF Group and access additional support*
- Legal advice - *helpline staffed by expert solicitors*
- Financial advice - *helpline staffed by expert accountants*
- Bi-monthly magazine - *Market Times, delivered direct to your door*
- Monthly e-bulletins - *keeping you updated with industry issues and activities*
- Discounts from trusted suppliers of:
 - Stock, goods in transit and equipment insurance (Fed Insure – www.nmtf.co.uk/Fed-Insure)
 - Chip and pin payment services, including mobile, portable and counter-top machines (Chip & PIN Solutions – www.chipandpinsolutions.com/markets)
 - Gazebos, tents and canopies (Vitabri – www.vitabri.co.uk)
 - Fleet breakdown insurance (The AA – www.theaa.com)

You can renew your membership of NMTF at www.nmtf.co.uk or over the phone by calling 01226 749 021 and speaking to the Membership Department (office hours: Monday to Friday, 9am to 5pm).

Please note NMTF is not responsible for any third party websites.

Who can join NMTF?

NMTF is a trade association for market and street traders, events retailers and mobile caterers in the UK. Anyone over 16 who is a permanent resident in the UK can join NMTF.

NMTF members trade on many different types of markets and market-type events. These include general retail markets, farmers markets, craft fairs, musical festivals and agricultural shows.

On top of these, members also trade in the aisles of shopping centres, hospitals, outside stations and football grounds, on piers, and in kiosks in town centres.

As an organisation, NMTF exists to represent the diverse interests of its membership and we support the growth of this diversity by providing an excellent service to its members.

NOTE: Certain product lines are excluded from NMTF's product's liability protection for members. Please review these before you join or renew your membership with NMTF.

How much does membership of NMTF cost?

The subscription rates for membership of NMTF are decided by the members at the Annual General Meeting held every year in April.

From July 2016 to June 2017, membership of NMTF costs:

- £122 for a sole trader – *a single membership*
- £183 for two people in partnership – *a dual membership*
- £244 for three people in partnership – *a triple membership*
- £305 for four people in partnership – *a quadruple membership*

Business partners must be added to the same membership. This allows complete access to the range of services provided by NMTF.

All business partners must be named to ensure that they are included under the public, product and employer's liability protection for members.

We define a business partnership as:

- In a business partnership, you and your business partner (or partners) personally share responsibility for your business.
- You can share all your business' profits between the partners. Each partner pays tax on their share of the profits.

In the case of a limited company or limited liability partnership, every director of the business must be a member of NMTF.

Payment of the appropriate subscription fee is a request for immediate access to membership. Therefore, subscription fees are non-refundable and non-transferable.

For more information, contact the Membership Department by telephone on 01226 749 021 or email genoffice@nmtf.co.uk (office hours: Monday to Friday, 9am to 5pm).

How can I pay for membership of NMTF?

You can pay for membership of NMTF by the following methods:

- ONLINE via debit or credit card
- TELEPHONE via debit or credit card
- POST via cheque, postal order or registered cash
- FIELD SUPPORT via debit, credit card, cheque, postal order or cash
- IN PERSON via debit, credit card, cheque, postal order or cash
- BACS via internet banking or at your local bank

NMTF accepts Visa, Visa Debit, Visa Electron, MasterCard and Solo. American Express cards are not accepted. Maestro is not accepted online but can be used to pay over the phone.

Members can renew their membership annually by DIRECT DEBIT.

Members who pay by Direct Debit receive a discount of £5 from their subscription rate! Two weeks' notice is required before a member's expiry date to set up a Direct Debit.

For more information, contact the Membership Department by telephone on 01226 749 021 or email at genoffice@nmtf.co.uk (office hours: Monday to Friday, 9am to 5pm).

Can I pay for membership of NMTF in instalments?

No, membership of NMTF cannot be paid for in instalments. This is to ensure that all members of NMTF receive the same level of service.

Crucially, this avoids potential fraud through the provision of protection through NMTF's public, product and employer's liability protection for members.

Can membership of NMTF be in a company name?

No, membership of NMTF is personal to you to use for business purposes.

In the case of a limited company or limited liability partnership, every director of the business must be a member of NMTF.

If business partners are not members, they will be refused access to services provided by NMTF, which includes public, product and employer's liability protection.

How long does membership of NMTF last for?

Membership of NMTF is annual and runs for 12 months. However, you may notice your expiry date is slightly different than this.

Expiry dates are brought forward roughly a couple of weeks so we can remind you in enough time to renew your membership (delays for the post, etc.)

On your expiry date, your inclusion under the liability protection for members of NMTF is temporarily lifted – **it is in your best interest to renew before your expiry date.**

If you do not renew your membership within 28 days you will become lapsed. Renewal after this period means there is a break in membership from your date of expiry to your date of re-joining.

When you renew before you become lapsed, 12 months are added to your original expiry date so in another year, we can remind you in enough time to renew your membership.

How long will it take to get my NMTF membership card?

Whether you join NMTF over the phone or online a welcome pack will be with you within 3 to 5 working days.

This welcome pack will include your membership card, a stall sign and all the information you need to know about your membership of NMTF.

What is my proof of liability insurance with membership of NMTF?

A membership card is proof of public, product and employer's liability protection for all members of NMTF (look at the reverse of your card).

We do not issue individual insurance certificates or policies. This is because NMTF is a trade association and not an insurance company – we are not regulated by the FCA.

However, if an operator requires further proof of liability protection, an indemnity letter can be provided on request. Replacement membership cards are issued at a cost of £15 per card.

Both can be supplied by the Membership Department. Please call them on 01226 749 021 or email genoffice@nmtf.co.uk (office hours: Monday to Friday, 9am to 5pm).

Do I receive an employer's liability certificate?

Yes. This is inserted into the December edition of Market Times, the bi-monthly magazine for members of NMTF.

Please note the date on the certificate refers to the employer's liability policy for all members of NMTF, which runs from December to December. **It is not personal to you.**

The employer's liability certificate is for display purposes only. It is not proof of your membership of NMTF nor is it proof of public and product liability protection.

Traders who display the employer's liability protection for NMTF members who do not have an active membership of NMTF are not protected by it.

Replacement certificates are supplied free of charge on request through the Membership Department.

The Membership Department can be contacted by telephone on 01226 749 021 or email genoffice@nmtf.co.uk (office hours: Monday to Friday, 9am to 5pm).

What is my individual policy number for public and product liability insurance?

You don't have one. Public, product and employer's liability protection is a blanket policy for all members and individuals are covered as long as their membership has not expired.

If an operator is demanding a letter of indemnity, these can be supplied on request through the Membership Department.

The Membership Department can be contacted by telephone on 01226 749 021 or email genoffice@nmtf.co.uk (office hours: Monday to Friday, 9am to 5pm).

How can I cancel my membership of NMTF?

We hope members will never have to cancel their membership of NMTF.

However, we understand that in some cases, such as retirement, that membership of NMTF needs to be stopped.

To speak with us about cancelling your membership of NMTF, contact the Membership Department by telephone on 01226 749 021 or by email at genoffice@nmtf.co.uk

Please note that the subscription fees for membership of NMTF are non-transferable and non-refundable.

I wish to make a complaint about NMTF, what do I do?

NMTF has a strict policy about handling complaints from our members. To make a complaint, please follow the procedure below:

Write to Joe Harrison, Chief Executive, either by email to enquiries@nmtf.co.uk or by post to: NMTF, Hampton House, Hawshaw Lane, Hoyland, Barnsley, South Yorkshire, S74 0HA.

Supply the following details: Your membership number, date(s) the incident occurred, person(s) and/or organisation(s) involved and a brief description of the complaint.

Complaints will then be distributed to appropriate senior management and you will be contacted within five working days to discuss your complaint and reach a resolution.

NMTF

Hampton House
Hawshaw Lane
Hoyland
Barnsley
S74 0HA

Tel: 01226 749021
Fax: 01226 740329

Twitter: @marketsmatter
Facebook: [facebook.com/thenmtf](https://www.facebook.com/thenmtf)
YouTube: [youtube.com/hamptonhouse](https://www.youtube.com/hamptonhouse)

www.nmtf.co.uk