

## Changes to Public Liability and All Risks Insurance for 2020

For any Clubs who wish to renew or take out Insurances as part of the SPF/PAGB negotiated rates with Insurance Brokers Darwin Clayton for 2020, please see details of changes below.

Due to changes in legislation it is no longer possible for the Scottish Photographic Federation to collect Public Liability Insurance Premiums from our member Clubs. Instead the Clubs must make their payments directly to the PAGB Insurance Brokers, Darwin Clayton, or to another suitable insurer of your choice.

To be eligible for the following you must be a paid up member of the Scottish Photographic Federation by 1<sup>st</sup> January 2020

*It is very important that all clubs continue to hold Public Liability Insurance to protect against claims and Federations should regularly check this to ensure that their listed judges and lecturers are fully covered when visiting clubs. - PAGB*

Darwin Clayton has negotiated the same terms with insurers for the forthcoming period of insurance (2020-21). Hopefully this will go some way to easing the pain over the change in processing this year.

**Public Liability (PLI)** - An 'Application Form' for all SPF affiliated clubs has been supplied by Darwin Clayton for you to use for Public Liability Insurance. This should be completed and returned with your payments direct to Darwin Clayton. The Public Liability rates/bands for this year are also shown on the **Darwin Clayton Application Form**.

**All Risks Insurance** – Cover for equipment etc.. Darwin Clayton will not now be writing to the clubs separately about **Clubs All Risks** and **Members All Risks** as these are both now shown on the **Darwin Clayton Application Form** (*i.e. No Renewal Premium Reminders for All Risks*). This should however make things easier as Clubs will only have one insurance related task to deal with annually. Clubs who have property insurance with Darwin Clayton will be contacted by them direct.

**Trustees Liability Insurance (TLI)** – This block policy included previously in your membership, ceases at 31st December 2019. It is no longer possible for the PAGB or SPF to have a block policy on behalf of their Clubs. Therefore if a Club now requires cover for committee members to protect against personal claims made against them for negligence, breach of trust or duty whilst acting for the club; please tick the '**Charity Protection**' option on the **Darwin Clayton Application Form** and send to them for more details (*NB - Premiums will start at £150*).

In all cases the **Darwin Clayton Application Form** should be completed and sent with your payment **direct** to Julie Cripwell at Darwin Clayton (**Full contact and payment details are supplied on the Form**).

Copies of the **Darwin Clayton Application Form** are available to download from the following link or from the SPF website –

[https://www.scottish-photographic-federation.org/sites/default/files/downloads/scottish\\_pf\\_pagb\\_insurance\\_application\\_20-21.docx](https://www.scottish-photographic-federation.org/sites/default/files/downloads/scottish_pf_pagb_insurance_application_20-21.docx)

More background to these required changes and further details are supplied below.

# Changes to Public Liability and All Risks Insurance for 2020

## Scottish Photographic Federation

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Member of the Photographic Alliance of Great Britain

November 2019

### Insurance for Clubs

#### **This information requires urgent attention by your Club and Committee**

The Photographic Alliance of Great Britain advises that all clubs should hold Public Liability Insurance. This protection means visitors and the general public at events and shoots can claim for injury or property damage. Such claims can be very expensive and cover for £5 million is usual.

Nearly all clubs have used the policy negotiated by the Photographic Alliance (PAGB) with the broker Darwin Clayton. Each year Darwin Clayton has provided a schedule of premiums which is cascaded down to clubs, with each premium collected alongside the club's subscription to the Scottish Photographic Federation. The SPF then remits the total to Darwin Clayton who issues the cover certificates. SPF accounts show the premiums collected, with the same amount remitted.

Over the summer, the PAGB has been in urgent discussions with Darwin Clayton because of changes that prohibit an unregulated intermediary acting between the insured e.g. a Club, and a regulated provider of insurance. The PAGB has been considering the consequence of this change.

#### **Choice of Provider**

The PAGB will continue working with Darwin Clayton to ensure that policies suitable for Clubs are available. The PAGB will periodically undertake market research aimed at ensuring the chosen provider is able to supply clubs with suitable insurance solutions. Clubs can continue to use Darwin Clayton if they wish or can choose any other insurer.

#### **Payment of Premiums**

The SPF will send the schedule of Public Liabilities from Darwin Clayton as before (*supplied with this communication*), however it will not collect the premiums and request that Clubs contact Darwin Clayton direct. Darwin Clayton will provide advice on other insurances that are available including but not limited to "All Risks" and "Management Liability".

#### **Timing**

Clubs should each have a copy of their current cover certificate, and that public liability insurance ceases at midnight on 31<sup>st</sup> January 2020. **Clubs must have decided on their preferred insurer and have made arrangements for cover and premium payment by that date.**

#### **Verification**

Because of the importance of public liability insurance in protecting judges and lecturers listed by the SPF (*or another PAGB Federation*), each club will need to provide verification of its insurance status. Darwin Clayton will furnish a list of Clubs who have arranged insurance with them to each Federation after 1<sup>st</sup> February.

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