



PAGB – 2021/22 Public Liability, Property, “All Risks” and Management Protection Insurances

Good afternoon,

Your Insurances are due for renewal on 1st February 2021 so we are writing to you to explain the changes this year.

Covid19

This is something that is at the forefront of everyone’s minds and many clubs have asked what cover is provided under your policy for Coronavirus and Pandemics. Whilst there is an exclusion applying to the Property Damage, “All Risks” and Money sections it does not apply to the Public Liability section.

We recommend that you continue to be aware of, and follow completely, the guidelines from the government and appropriate bodies and do not put any of your members in a position of doing something where they feel uncomfortable.

Cover Changes

There have been some changes made to the cover available this year and these are:

- **Money cover** – this will now be included, at no additional cost, on all policies with a limit of £1,000.
- **Prints and Transparencies** – this cover was only taken out by a handful of clubs and with the move to digital photography it was deemed to be out of date and has therefore been removed.
- **Members “All Risks”** – the administration of this cover was onerous for the clubs and the documentation was not very client friendly so as a result there were very few clubs/members who took out the cover. It is therefore being removed and existing cover will expire 31st January 2021.
- **Clubs “All Risks” and Third Party Property** – the minimum premium under these sections is reduced to £44.00 each.
- **Management Protection Liability (previously referred to as Trustee Indemnity).** As each club is now dealing with their own insurances it was felt that it would be better if this cover was available under their own policy. We are delighted to advise that RSA have now agreed to include it under the main scheme policy so you can now choose the level you want and rest assured that if another club has a claim it won’t affect your sum insured. Cover under the PAGB “umbrella” policy will cease on 31st January 2021. This cover protects the officers of your Club against claims for wrongful acts and we strongly recommend that you take it out. If you refer to the policy wording you will see that there are 4 covers noted on the policy, the only one available is I. Directors and Officers Liability as this is most relevant. If any of the other covers are required then we would have to look at a separate policy. Further information for this policy can be obtained by clicking on the following links:
 - Policy Summary -
 - Policy Wording -

Premiums

With the restrictions that we are all currently living under, we are aware that most of the Clubs activities will be carried out 'virtually' for the time being. We have discussed matters with insurers, although the liability risk is reduced it is not removed altogether and the risk is still the same from "All Risks" and Management Protection viewpoint. Unfortunately no premium rebates are available for last year and we are happy to advise that there are no premium increases this year.

However, Darwin Clayton's administration charge has remained unchanged since the outset and the additional work involved in dealing with both PLI and MLI cover for clubs has resulted in a £5 increase in our fee.

Documentation

There will be an increased amount of documentation that we have to send to you this year either as attachments or links. Please accept our apologies for the number and complexity of these documents but it is important that we appreciate each clubs Insurance needs and we would ask you to review all the documents fully. The first of these documents is our Terms of Business which is attached to this email. Additional information regarding the insurances, including policy wordings and the application form, can be found on our website:

<https://www.darwinclayton.co.uk/products/photographers/>

Affiliation to the PAGB

We believe that we have a good proposition from RSA this year and, of course, please remember that the facility is only available to Clubs that remain affiliated to the PAGB. If a policy is taken out by an unaffiliated club then we will have to cancel it and refund the premium paid.

If you require insurance with us this year please read the attached Application form, complete the last page, noting that there is additional information required – including an email address for us to send the documents to (we are unable to send documents by post this year), and then return it to us with your remittance. As we are working remotely please can I ask that you pay by BACS if at all possible, if you are unable to do so then we can still accept cheques, please send them to the Tunbridge Wells address shown on the application form.

I look forward to hearing from you further in due course and, in the interim, send my best wishes to you and your members for the coming festive season.

Thank you and kind regards

Julie

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