SPF Member Clubs and Insurances Clubs are eligible to purchase via the PAGB Policy

Through membership of the SPF you have access to competitive insurance arrangements for camera clubs and photographers, as part of the PAGB network of Clubs via the PAGB's Insurance Broker **Hive Insurance Services**. This Insurance Broker has agreed preferential rates of Insurance exclusively for PAGB/SPF Clubs.

All Premiums are now payable direct to the Insurance Broker, payment of Insurances must not be sent to the SPF.

Cover is arranged by the Club directly with the insurance brokers **Hive Insurance Services** on the PAGB arranged competitive rate. The policy continues to run from 1st Feb to 31st Jan. New Clubs can arrange Insurances with Hive direct at time of joining and their renewal dates will follow that joining date.

Hive took over from the PAGB's previous Insurance Brokers Darwin Clayton in 2023. Hive Insurance is delighted to be partnering with the PAGB, providing their Clubs with comprehensive, straightforward and reliable insurance services.

Three elements of cover -

- **Public Liability** (PLI) - This provides important cover against accidents and injury whilst attending club events
- **Property 'All Risks'** - This provides important cover against loss, theft or damage to club-owned or borrowed equipment
- **Management Liability**** - This provides important financial protection for directors/officials of the club or federation against being sued in conjunction with the performance of their duties. *** See 2027 note on this Insurance.*

Hive set up a new website to administer renewals from 2024 onward.
You choose which level of cover you require, if any from each of the sections and the options of cover available to you. PLI is by number of members.
Please visit https://pagb.pulse-insurance.co.uk/ for a quote or to buy insurances. This webpage also has links to Policy Schedules see the bottom of the webpage.
This website now accommodates more flexibility to the amount of All Risks cover Clubs required, and also giving options of single article limits, so that you don't have to pay for more cover than you require. If you need a cover amount not shown, please contact Hive direct.

NOTE ON 2027 RATES – The PAGB's Insurance broker for 2027 continues to be Hive. **All Clubs with existing Insurance with Hive will automatically receive a renewal notice direct from Hive to the person who administered their insurances last year.** NB – Don't renew more than 60 days prior to the renewal date.

For 2027 the PAGB have had confirmed that HIVE have now finalised the insurance premiums for the renewal of the PAGB scheme and can confirm that there will be NO PREMIUM INCREASES for:

- Public Liability Cover
- Equipment/Property Cover
- Professional Indemnity Cover
- Employment Practices Liability

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Furthermore, it's a 3-year fix deal so clubs will be paying the same premium for these covers for 6 years running, by the time the deal ends!

With Management Liability, it has become a tougher market to obtain cover with rising claims seen across the sector. Hive have managed to maintain premiums for 0-25 member clubs. However, those with more than 25 members will see an increase of 32.5%.

It seems a large increase, but the majority of clubs do not choose Management Liability. And those that do, when combined with the premium for the other covers which are staying the same, the overall increase isn't that bad. As with the other covers, this is a 3-year fix so there will be no more increases until 2029/30.

They have also taken the decision to combine Management Liability with Employment Practices Liability due to the ongoing confusion caused by these covers.

And the HIVE website will be updated to make it easier to navigate renewals and understand what covers are being bought.

Advice on Insurance from the PAGB (*Extract from Health and Safety Document http://thepagb.org.uk/wp-content/uploads/health_safety.pdf)*

All clubs are strongly advised that they are covered for Public Liability Insurance. When seeking Public Liability cover, clubs should not rely on the property owner's cover, which will likely only cover them in the event that someone is injured or their property damaged by the building (e.g. a roof tile falls off, hitting a passer by or damaging a car).

Should the property owner state that their policy would cover the club, we strongly recommend that written confirmation be sought from the insurer/broker that arranges the cover. This will give the club peace of mind, and some protection in the event that a claim occurs and it is found that the cover does not extend to them.

Cover available under the PAGB Scheme is very competitive, and the large number of clubs involved helps to keep premiums to a minimum level. If a club arranges their cover away from the PAGB Scheme, a claim could seriously impact their renewal premium. With the large number of clubs involved on the PAGB Scheme, a claim is far less likely to have an impact.

Each building is unique and some may require specific health and safety considerations not covered here. It is therefore advised that club officials review arrangements at their meeting place and put in place any procedures or safety measures specific to their environment. A simple stroll around the premises looking for obvious hazards should highlight any requirements that may need to be added to the Health and Safety policy. An example of this may be the production and handling of boiling water should the club provide tea and coffee for members during the course of the evening.

More Information Is also available from the SPF Website under General Guidance https://www.scottish-photographic-federation.org/general-guidance - This includes the above **PAGB Health and Safety document** to download, together with one on **PAGB Child Protection**, as well as an **SPF Guide to Risk Assessments** and a **Blank Risk Assessment Template** for you Club's use.