

SPF ANNUAL SUBSCRIPTION NOTICE AND INSURANCES CHANGES FOR 2021

It has been necessary to make some changes to this year's joint Annual Subscriptions to the SPF and PAGB, together with additional detail being supplied re Covid-19 and our SPF Membership Declaration Form. There is also a change in requirements for PAGB preferential rate Insurances available from Darwin Clayton. Please see the SPF Membership Declaration Form and Subscriptions 2021 together with the following details -

- For existing SPF Member Clubs the joint Annual Subscription for 2021 to the SPF (and PAGB) will be at a rate of £0.00 per member on completion and submission of this SPF Membership Declaration Form **by 31st December 2020**. ***This will confirm you wish to remain a member for the year 2021, irrespective of when you next plan to meet as a Club. If you do not complete and return this Form by the given date, your membership of the SPF and PAGB will cease.***
- Please see the additional latitudes given for existing Member Clubs for 2021 relevant to the SPF Membership Declaration statement, who are currently only able to hold 'Virtual' meetings. ***If you have any concerns please contact the SPF Treasurer.***
- No insurance cover is now included for Management Liability Insurance as part of SPF Membership, as previously, through a group PAGB umbrella policy.
- PAGB preferential rates for Management Liability Insurance, Public Liability Insurance and All Risks Insurance is available separately to PAGB/SPF Member Clubs from Insurance Brokers Darwin Clayton. If your club requires this service all premiums must be paid direct to Darwin Clayton. Clubs are of course welcome to take out insurance with other companies.
- You now require to complete, and send the SPF Membership Declaration Form to the SPF Treasurer, before your Club takes out Insurance with Darwin Clayton (DC) to be eligible for these PAGB Policies. ***Clubs who do not renew their Membership with the SPF by completing the SPF Membership Declaration Form by the given date will not be able to take out Insurance with Darwin Clayton under this scheme, or if you have done so will have your policy cancelled, and premium refunded.***
- Darwin Clayton have now emailed all Clubs who held insurance with them last year. If you have not received that email, or you now wish to take out this Insurance please visit the following page of the SPF website for full details of what was sent to Clubs. See the **Insurances** Downloads section - <https://www.scottish-photographic-federation.org/services>
- The Insurers no longer require the SPF to hold a copy of your Club Syllabus, or any additional details of Club outings or meetings outwith your normal meeting night. However, the brokers strongly suggest that clubs maintain some record of what they have been doing for at least 3 years as that is the time limit in which a claim under PLI can be made. They also identified that the current advice from insurers is that club's should have some form of risk assessment in respect of any trips they organise. Insurers have a much better line of defence against claims if such an assessment has been done.
- The SPF still require you to lodge a copy of your syllabus with us when submitting your SPF Membership Declaration Form, even although this is no longer an Insurance requirement. We don't now require details of outings.
- Finally please use the 'Member Clubs Update Form 2020' to notify us of committee changes