

## Public Liability

### What does this cover us for?

This is designed to cover your legal liabilities for accidental damage to third party property or injury to third parties caused by the negligence of your club/members arising from incidents occurring during club meetings, events, trips and exhibitions. This would be things like – a speaker tripping over a trailing wire at a club meeting or someone being hit by a falling print which had been incorrectly mounted at an exhibition. It also includes Member to Member liability which protects members against third party claims from other members.



### How much cover do we have?

The limit of indemnity is £5,000,000 as standard (higher limits are available on request).

### Common Questions:

- What do we need to do if the number of members increases and we go into a different Public Liability band?
  - Just let us know and we will note your records – there is likely to be a small additional charge.
- What is the excess?
  - £250 each and every loss to third party property and no excess for personal injury claims.



## “All Risks”

### What does this cover us for?

This sections covers you for equipment:

- owned by the club (Club Property)
- loaned to you (Third Party Property)

It consists of items such as projectors, laptops and trophies. Cover is operative anywhere in the UK and includes Europe or Worldwide cover for up to 45 days in any one year. Prints and Transparencies cover is no longer available and Club Money is now covered, free of charge, up to £1,000.

### How much cover do we have?

You decide on the sum insured that you need. This should be the current cost of 'as new' replacement items, of a similar specification, to those you want to insure.

## Common Questions:

- Can I add "All Risks" cover mid-term?
  - Yes, you can subject to a minimum charge of £44.00. It will renew on 1st February irrespective of when it starts.
- Do we have to insure all of the property that the club owns?
  - No, you can just insure those items that you want to.
    - What is the excess?
  - £100, each and every claim.

## Management Protection Insurance

### What does this cover us for?

As a committee member or trustee you should be aware that, you, as an individual, can be brought into a legal action for 'wrongful Acts' and your personal liability here is unlimited. For example a committee member might find themselves being asked to respond to an action for discrimination or a poor decision. This cover is designed to protect individual Committee Members / Officers against a personal liability claim under these circumstances.

### How much cover can we have?

This cover can now be included within your main policy and there are two limits available - £100,000 (as per the previous umbrella policy) and £250,000. You choose the amount of cover that you feel meets the needs of your club.

## Common Questions:

- Do we have to take out the Management Protection cover?
  - No, it is not compulsory. However, please bear in mind that your personal liability in the event of a claim is unlimited and some members will not stand if the cover is not in place.
- There are 4 sections on the policy – which will we be covered for?
  - The standard cover for clubs/federations is section I. Directors & Officers Liability. The other covers are not available under this policy. If they are required a separate quote can be provided.
- What is the excess?
  - £250, each and every claim.

## General Frequently Asked Questions

### Does the club need to be affiliated to the PAGB to benefit from this insurance?

- Yes, it does, we continue to work directly with Insurers to ensure that they are fully aware of the activities of the PAGB and its members and it is through this close relationship that beneficial terms have been secured.

- If you do take out a policy with us, and do not renew your subscription with the Federation, the policy will be void and any premiums paid will be refunded.

## Covid – What should clubs be doing?

From an insurance perspective the insurance company, RSA, simply suggest that clubs should follow current Government guidelines – there can be nothing more prescriptive in that the situation is obviously changing as time goes by.

## How can we pay?

The preferred option is by BACS – our account details are included on the Application Form

## Where can I find more information regarding policies?

On our website by clicking [here](#).



## Darwin Clayton Contact Details

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