

An update from Hive Insurance – our new Public Liability and Club insurance partner

Firstly, thank you for the warm welcome that we've received since taking over as the PAGB's insurance partner last month. We've received some wonderful feedback from clubs, particularly regarding our Quote and Buy website – a site dedicated to PAGB clubs and making the process of buying insurance fast and easy.

Despite the glowing feedback, we're determined to do more and act on the feedback that you provide. But before we get into that, we just wanted to throw the spotlight on some of the important plans that we offer through our site.

Whilst the focus is generally on Public Liability insurance, which is a mandatory requirement from the PAGB, there are other plans you should consider that are designed to protect the club itself and those who run it, through to members and even equipment.

Firstly 'Management Liability', which is a very popular inclusion alongside public liability. This policy protects the club's management team (chairperson, treasurer etc) against any errors or omissions which could land them with legal problems or disputes. Very often it could be an innocent mistake or error, but without Management Liability, the individual could themselves be held accountable for compensation and legal costs. And given that clubs are run by volunteers on goodwill, it's no surprise why most clubs choose to include this form of protection for their management team. The cost of this starts from just £41.28 per year, making it very affordable.

Another vital consideration is 'All Risk' cover which covers damage or theft of club-owned or borrowed property and once again most clubs have this in place. Our policy as standard provides £5,000 cover – HOWEVER upon feedback from clubs it appears that some clubs do not have that much equipment to insure. So to make it more affordable, we will be introducing 2 lower levels of cover: £1,500 cover costing £61.91 per year. And £2,500 cover costing £103.19 per year. This will be live on our site in the next 2 weeks.

IMPORTANT NOTE – the insurer prefers that you do not apply for your plan any earlier than 2 months in advance. So if your renewal date is 1 February 2023, then please make your purchase from 1 December 2022 onwards. If you have already submitted your application please do not worry though, there will be no impact to your plan.

Lastly, for your peace of mind I just wanted to remind clubs that our insurance is sourced through AXA, a name most of us will recognise. They are a leading insurer in the public liability sector with a strong reputation for providing high quality cover supported by strong levels of customer service.

Our Quote and Buy site: www.stbinsurance.co.uk/pagb-apply