



PAGB – 2022/2023 Public Liability, Property, “All Risks” and Management Protection Insurances

Good afternoon,

Your Insurances are due for renewal on 1st February 2022 and we are pleased to confirm that, essentially, the insurances and premiums remain unaltered from last year. There have however been some small, technical alterations following the RSA Insurance Group PLC becoming part of Intact Financial Corporation and the integration of old and new policy wordings:

- The scheme insurers, Royal & Sun Alliance Insurance PLC, are replaced by Royal & Sun Alliance Insurance Ltd.
- A new cyber exclusion is included in the wording of the Public Liability section excluding legal liability for mental injury arising from loss / destruction / misinterpretation / misuse etc of data.
- The Data Protection Act cover under the Public Liability extension is amended and restricted to £1,000,000.

Covid19

This is something that remains 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.

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.

Documentation

Attached to this email please find the following:

Our Terms of Business Agreement

PAGB Application for Insurance

FAQ information sheet

Should you wish to view either the Policy or Summary please click the link in the **FAQ Information Sheet**.

Affiliation to the PAGB

This 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, fully complete the last page, (including an email address for us to send the documents to as 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 all payments are made by BACS. If you are unable to do so then we can still accept cheques, please send them to the Tunbridge Wells address shown below.

Contact Details

Post: Darwin Clayton UK Limited, Darwin House, 20 Mount Ephraim Road, Tunbridge Wells, Kent TN1 1ED

Contact: Terry Smith

Email: PAGB@dcuk.co.uk

Phone: 0115 951 7030

I look forward to hearing from you further in due course.

Thank you and kind regards

The PAGB Team

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