

Annual Subscription Form 2024

Annual Subscriptions to the Scottish Photographic Federation
(and the PAGB by joint subscription payment)

Are due and Payable by 1st January 2024

Please hand to the correct person for Action

Only those Club Treasurers already on our mailing list will receive this email direct.
This is mainly being sent to Club Secretaries and Competition Secretaries so
please pass it on to your Treasurer

PLEASE ENTER YOUR CLUB NAME HERE *No acronyms please*

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PLEASE ENTER YOUR OWN NAME HERE

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PLEASE ENTER YOUR EMAIL ADDRESS HERE

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PLEASE ENTER YOUR PHONE NUMBER HERE

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The reduced joint SPF (and PAGB) Annual Subscription for 2024 will be at a rate of £4.00 per member. Please calculate your payment and complete your details below

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| The joint Subscription to the SPF and PAGB for 2024 | — — — — No of Members at 1 st Nov. 2023 | @ £4.00 per member payable by 1 st January | £ |
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Maximum rate is for 120 members.

Acknowledgement of payments will be sent if an email address is provided, as will all requests for receipts.

CHECKLIST FOR SPF MEMBERSHIP

We require completion and submission of all of the following to be received,
by 31st December 2023.

- **Completed SPF ANNUAL SUBSCRIPTION FORM** (Page 1 of this document)
- **Cheque Payment** made payable to 'SPF' – *sorry we do not yet have the option of payment by electronic transfer/BACS. Paypal is possible in extreme circumstances.*
- **Completed SPF MEMBERSHIP DECLARATION FORM** (link supplied on Page 2)
- **A Copy of your Syllabus** as currently available - *this must not be a changeable webpage or link, but can be a screen grab or electronic (word, excel, PDF or jpeg format only) - may be sent separately by email.*
- **Completed SPF MEMBER CLUBS UPDATE FORM** (link supplied on Page 2) if there are any changes to your Club's main contacts - *may be sent separately by email.*

**Please complete all of the forms on the above checklist and send with your payment to -
SPF Treasurer, Libby Smith, 34 Braemar Crescent, Carluke ML8 4BH**

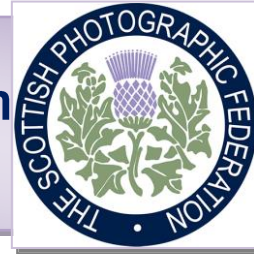
For those concerned about any postal delays and meeting the deadline, please email us the completed forms and we will take this as confirmation of intent to re-join for PAGB and Insurance purposes.

Please email to – libbyneilsmith@virginmedia.com or libby.neilsmith@btinternet.com

scottish photographic federation

founded in 1903

www.scottish-photographic-federation.org



LINKS TO ALL ADDITIONAL FORMS WERE SUPPLIED ON THE COVERING EMAIL TO YOUR CLUB SECRETARY OR SEE BELOW.

The **SPF MEMBERSHIP DECLARATION FORM** to be completed and returned along with this SPF Annual Subscriptions Form and Cheque payment can be found on the following link –

https://www.scottish-photographic-federation.org/sites/default/files/downloads/spf_membership_declaration_form_2024_1ff.pdf

SPF MEMBER CLUBS UPDATE FORM where required can be found on the following link –

https://www.scottish-photographic-federation.org/sites/default/files/downloads/member_clubs_update_form_issue_5_nov_2021_fillableform.pdf

The SPF now requires to confirm your Club's SPF membership to the PAGB in early January for you to be eligible for 2024 events and services. Although there is no late payment penalty this year, we cannot take any responsibility for you being unable to gain the services you require if your payment is late. This also requires to be confirmed by the SPF to the Insurance Brokers, Hive, when asked to ensure you are eligible for their policies.

INSURANCES

The PAGB's Insurance broker is Hive for 2024 Insurances. Hive are currently setting up a new website to administer renewals for 2024, which will be live in Jan 2024, in time for renewals. This website will accommodate more flexibility to the amount of All Risks cover Clubs require, by removing the bandings, and also giving options of single article limits, so that you don't have to pay for more cover than you require. A new member's area will be created allowing clubs to log-in and download their policy documents whenever required.

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.

Any new Clubs wishing to take out one of these Insurances are advised to wait until the new website is up and running, although the rates on the current website are correct for 2024. Only the All-Risks bandings and single article limit will change your costs. We will notify Clubs as soon as we are aware of the new website being launched.

Notes on 2024 Rates - This year, across much of their portfolio, the insurer is implementing premium increases of between 7.5% to 15%. Most of it is down to inflationary pressures, some down to scheme performance hence the variances. On the PAGB scheme they have tabled the following regarding premiums: From 1 November 2023, an increase of 15% on Public Liability, and 10% on Management Liability and All Risk Cover. **HOWEVER** - in exchange for a 3-year tie, the insurer will commit to **NO MORE** increases for the following 3 years. What's more, with the changes being made to All Risk Cover and Single Item Limit which will enable clubs to choose cover that exactly matches their requirements - clubs will no longer be paying for 'excess cover'. So, despite the increases of 10%/15%, some clubs may still end up paying less or the same as before. NB - The PAGB's 3-year tie with Hive does not stop Clubs deciding to go elsewhere in future years.

Please Note that to be eligible for the 'PAGB' Insurances you must already be a paid-up Club for 2024 in advance of the 1st Feb. Insurance Renewal date so please ensure you have sent us your payment by 1st January.

The SPF is registered under the Data Protection Act and handles member's names and addresses via electronic media: Please see our Data Protection Policy for full details on how we will use your details (See below).

Clubs and Individuals supplying details are also reminded that the SPF have put in place a Data Protection Policy, and amended our conditions of Membership, along with Competition Rules for all of our events in line with the requirements from the 2018 AGM.

The change to our Constitution was ratified at our 2018 AGM Constitution as follows - "1.5 All personal data obtained by the SPF and used to facilitate the administration of the SPF, its services and events will be handled in compliance with our SPF Data Protection Policy".

The additional reference to personal data within our Constitution is - "1.4 All affiliated societies shall, as a condition of their affiliation, supply a contact person's name, address and telephone number to be published in the SPF Directory".

The full SPF **DATA PROTECTION POLICY** can downloaded here –

https://www.scottish-photographic-federation.org/sites/default/files/downloads/spf_data_protection_policy.pdf

The full **SPF CONSTITUTION** can be found here –

https://www.scottish-photographic-federation.org/sites/default/files/downloads/spf_constitution_2023.pdf