SCOTTISH PHOTOGRAPHIC FEDERATION

SPF Subscription and Declaration Notes 2027

The SPF requires to confirm your Club's SPF membership to the PAGB in early January for you to be eligible for 2027 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 you do not confirm your Club's wish to renew by 31st December. This also impacts a Club's eligibility for the PAGB polices with the Insurance Brokers, which are only available to PAGB affiliate Clubs through their SPF membership.

Since 2016, it is now a condition of Membership that all Clubs require to complete a Membership Declaration annually at Renewal. This is no longer a separate Declaration Form but simply part of our new combined SPF Annual Subscription and Declaration Form. In order to aid completion of forms electronically a signature is no longer required. See SPF Annual Subscription and Declaration Form for specific requirements.

Payment can be made by BACS (preferred), Cheque, (or PayPal if required). Full details have been supplied on the Annual Renewals covering email. Contact Libby Smith if you require those again.

This declaration is to show that Clubs fulfil the following requirements outlined in our SPF Constitution and PAGB definitions as follows:

From the SPF Constitution - *"1.2 A Society may be affiliated to the SPF only if it is a camera club, photographic society, photographic club or photographic group with a published constitution and published programme of events, united by a common interest in photography, meeting in person for mutual co-operation, education, entertainment or competition solely from a physical location within Scotland."*

The Photographic Alliance of Great Britain defines a Club as: "*A camera club, photographic society, photographic club or photographic group with a published constitution and programme of events, united by a common interest in photography, meeting in person for mutual co-operation, education, entertainment or competition solely from one or more physical locations within the Geographical Limits of the PAGB. (Constitution, section 9). The Geographical Limits include The United Kingdom, the Isle of Man and the Channel Islands and only Clubs falling within this definition are qualified to enter PAGB Competitions. Clubs are expected to meet regularly, meaning at least twelve times each year, usually during a prescribed season, and in-person, meaning at an actual physical location with members present - not an online meeting." "Exceptions: Historically the PAGB has affiliated a number of National and Specialist Clubs. The Federations where they are affiliated to the Alliance may ask to have such Clubs accepted into PAGB Competitions, but each must be specifically agreed by the PAGB Executive Committee."*

Only Clubs who fall within these definitions can be insured, under the PAGB agreed policies, and only such Clubs will be able to be members of or compete in SPF or PAGB Competitions.

Please Note - the additional latitudes given during the covid period, for Clubs not having to meet in person, have been removed from this Declaration. For the avoidance of doubt, the above does not mean that Member Clubs cannot have 'virtual' meetings, but they must also meet the minimum requirements of meeting in-person in a physical location, to be in line with our SPF Constitution and that of the PAGB. If this causes a problem for your Club please contact the SPF Treasurer, Libby Smith to discuss as soon as practical.

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".*

A full copy of the SPF Data Protection Policy can be downloaded here

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

A full copy of our SPF Constitution is available from –

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

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

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_nov_2024_1ff.pdf

or

go to the SERVICES area of our SPF website

https://www.scottish-photographic-federation.org/services

where you will find all of the forms required under 2027 Memberships and Subscriptions

SCOTTISH PHOTOGRAPHIC FEDERATION

INSURANCES

The PAGB's Insurance broker for 2027 continues to be Hive.

All Clubs require to purchase their insurances direct from Hive.

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 please visit Hive's website. The following notes may be of use –

https://www.scottish-photographic-federation.org/sites/default/files/downloads/insurances_clubs_dec2026_0.pdf

For 2027 the PAGB have had confirmed that HIVE have now finalised the insurance premiums for the renewal of the PAGB scheme and can confirm that there will be NO PREMIUM INCREASES for:

- Public Liability Cover
- Equipment/Property Cover
- Professional Indemnity Cover
- Employment Practices Liability

Furthermore, it's a 3-year fix deal so clubs will be paying the same premium for these covers for 6 years running, by the time the deal ends!

With Management Liability, it has become a tougher market to obtain cover with rising claims seen across the sector. Hive have managed to maintain premiums for 0-25 member clubs. However, those with more than 25 members will see an increase of 32.5%.

It seems a large increase, but the majority of clubs do not choose Management Liability. And those that do, when combined with the premium for the other covers which are staying the same, the overall increase isn't that bad. As with the other covers, this is a 3-year fix so there will be no more increases until 2029/30.

They have also taken the decision to combine Management Liability with Employment Practices Liability due to the ongoing confusion caused by these covers.

And the HIVE website will be updated to make it easier to navigate renewals and understand what covers are being bought.

Please Note - To be eligible for Hive 'PAGB' Insurances you must be a paid-up Club for 2027 by 31st Dec 2026, i.e. in advance of your Insurance Renewal date, so please ensure you have sent us your payment by 31st Dec. If you don't renew your membership, your insurance will not be renewed and any premium paid after your membership has lapsed will be refunded.

HIVE INSURANCES full details of Insurances available from Hive go to **https://pagb.pulse-insurance.co.uk/**