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To: All Club Officers

27 March 2015

### **BKFA Insurance**

We are pleased to confirm the full details of the new BKFA insurance policy, arranged through Perkins Slade, which will commence on 1 May 2015.

For member clubs the policy covers the club and its officers and members participating in club events, be they fly-ins, public taster days, festivals or work at schools etc. The cover for clubs is:

- £5m Public/Products Liability & Professional Indemnity
- £10m Employers Liability
- £5m Management Liability
- £2.5m Abuse Cover (subject to adequately completed Protection of Children and Vulnerable Adults form)

All prices are inclusive of Insurance Premium Tax. The policy will come into effect from 1st May 2015. Transitional arrangements will apply in 2015-16 to allow member clubs to come off their existing policies. The effect of this is shown in the table below. In future years all clubs will have a common renewal date of the 1<sup>st</sup> May each year. The premium shown in 2016 is illustrative only and subject to Perkins Slade proposing their level of premium for 2016.

The draft policy document accompanies this letter along with a definition document that forms the basis of our agreement with Perkins Slade. Further documentation will be issued on 1<sup>st</sup> April 2015 as it is only valid for 30 days as required by FCA guidelines. A proposal (attached) is required for each member club. In future, a full list of members will be required at each renewal in the format shown.

KAPing is covered but damage to the camera and rig is not. Power kite flying as defined is definitely not.

Number of members	Start date 1st May 2015	Start date 1st August 2015	Start date 1st November 2015	Start date 1st February 2016	Start date 1st May 2016
					ALL CLUBS WILL RENEW ANNUALLY FROM HERE ON
0-50	£147	£110	£74	£37	£147
51-100	£195	£146	£98	£49	£195
101-200	£205	£154	£103	£51	£205
201-350	£252	£189	£126	£63	£252
351-500	£289	£217	£145	£72	£289
CAIF cover	£10.80	£8.50	£5.50	£3.00	£10.80

Any BKFA member clubs taking the policy on or after 1 May 2016 will be subject to renewal at 1st May each year and will pay a full year, regardless of how long that first term of insurance. If this produces particular hardship we will look at the issue on a case-by-case basis.

For individuals who wish to be covered at other than club events we have arranged a separate policy for "club affiliated independent flyers" or CAIF cover. The cost of this cover is £10.80 per member. It will provide £5m Public Liability covering these individuals whilst flying kites in accordance with BKFA and affiliated clubs rules and regulations etc outside of club sanctioned events but otherwise as described in the definition document.

This is a separate policy to the club policy and it is not interchangeable with the club policy: to be covered through the BKFA policy at club events, clubs must have notified BKFA that the individual is included in the total number of members and the appropriate premium must have been paid. To be covered whilst flying independently the same individual must have paid the premium for CAIF cover. To benefit from CAIF cover, individuals must be members of a BKFA member club, but that member club does not have to take the BKFA club insurance policy but may have their insurance arrangements elsewhere.

A similar pro rate arrangement for CAIF cover based on the same quarters will apply with the aim of a common renewal date (see the table above). In future years this pro rate arrangement will continue for CAIF cover only to allow for individual members joining the scheme part way through the year. However they will transfer to the 1<sup>st</sup> May renewal date in the next calendar year.

It is important we avoid duplication; insurers are generally unhappy if an individual is covered by two overlapping policies. BKFA will check the names and postcodes

of all insured individuals, both on club policies and with CAIF cover and will highlight any apparent duplicates to clubs.

However, when clubs submit their lists (in the format shown below), they should try and identify any members that are not to be covered under their club arrangements by virtue of that individual being covered on another BKFA member clubs' policy. Whether clubs decide to give a reduction in their membership fee under these circumstances, is a matter entirely for clubs.

Format for submission of member lists. Please use Excel if possible.

Club name	Club number (if used)	Title	First Name	Surname	Postcode	Insurance start date	Does this member have cover elsewhere Y/N	CAIF cover required Y/N
MKF	123	Mr	Jerry	Swift	YO17 6UZ	01/05/2016	N	Y

Clubs should note that policies are written on a Claims Made Wording. This means that in the event a policy lapses, then if an incident which could give rise to a claim isn't reported during the time the insurance is in place the cover wouldn't respond. This is only an issue if there is a break or change in cover.

If having decided to take the BKFA club policy on, any member club decides they want to move their cover elsewhere, we will put them in touch with Perkins Slade before the renewal date so that they can discuss the implications. In any event Perkins Slade would want us to advise them if an incident occurred which could ever give rise to a claim and for the club or CAIF member to keep to keep a full record of the incident. It may not necessarily bring a claim, but if it ever does it can always be referred back to.

Perkins Slade will require the BKFA to have a schedule of cover and for each of the clubs BKFA will have covering letter for you to present showing cover, renewal dates etc. In regards to Retroactive Cover Perkins Slade will need to see whether your present policy is on a Claims Made Wording and if so what the retroactive date is. That date will then be included in your covering letters. If not, then your Retroactive date would begin at the inception of this policy.

In respect of non-flying members, ultimately this has to be for member clubs to decide, but we have been advised by Perkins Slade that clubs should consider very carefully if the actions of non-flying member could give rise to a claim for which the club could be held responsible. If that is the case, the non-flying members should be included in the clubs numbers.

For information, the cover for the British Kite Flying Association as an entity is planned to be £5m General Liability, £5m Management Liability and £10m Employers Liability with the total premium for this being £806.

## Summary

For **clubs** wishing to take the BKFA insurance policy, a proposal form must be completed. A full list of members must be submitted along with the appropriate premium. BKFA will issue an invoice marked as paid on receipt. Should clubs require an invoice in advance this can be provided on request.

For **individuals** requiring CAIF cover they can either:

- Ask their club to notify BKFA that they require CAIF cover and pay the appropriate fee to their club who will then include the sum with the clubs overall premium;

Or

- Ask their club to notify BKFA that they require CAIF cover and pay the appropriate fee to their club who will then pass that payment direct to BKFA (cheques made out to BKFA please, or notify us by email and pay to the account detailed below);

Or

- Provided they are a member of a BKFA member club then can notify BKFA direct that they require CAIF cover and provide the appropriate fee along with an email address so that we can send out the certificate.

*Note: CAIF cover will only be current, irrespective of renewal date, when the individual is a member of a BKFA member club and flies in accordance with all laws, statutory requirements and the BKFA Code of Conduct.*

BKFA account details:

British Kite Flying Association

Sort code: 60-13-38

Acc no: 50019198

BIC NWBK GB 2L

IBAN GB52 NWBK 6013 3850 0191 98