

The Photographic Alliance of Great Britain (PAGB) Club insurance facility FAQs

About the website

The website has been designed so Federations; Clubs; Societies can purchase a 12 month insurance policy for Public Liability insurance; Management Liability Insurance & All Risks Equipment Cover

Does my club need to be affiliated to PAGB?

Yes, to join this scheme your Federation/Society/Club must be affiliated to PAGB.

Who is the Insurer?

AXA XL Insurance Company UK Limited.

How does the scheme work?

The website is built for your club to obtain a quotation. If you wish to proceed with the quotation, the website will ask you for your card information & once received you will receive the policy documents & policy wordings

Your policy will run for a 12 month period & the dates will be shown on the policy schedule

What insurance covers are offered?

There are 4 different covers available:-

1. Public/Products Liability Insurance (compulsory cover under facility)

Public Liability insurance indemnifies your Club in respect of its legal liability to pay compensation to a Third Party in respect of bodily injury to their person or damage to their property arising out of a negligent act by the Club whilst carrying out the insured activities.

(Insured Activities are those of your club – club meetings & club sanctioned outings, events & exhibitions).

Products Liability Insurance indemnifies the Club in respect of its legal liability to pay compensation to a Third Party in respect of bodily injury to their person or damage to their property arising out of a negligent act by the Club arising out of the sale of food, drink or associated sports equipment and accessories.

2. Management/Trustees Liability Insurance (optional cover)

Two limits of indemnity are available via the website:-

1. £100,000 any one occurrence and in the aggregate.

2. £250,000 any one occurrence and in the aggregate.

We can quote for higher limits if required.

- Cover is for the directors/officers of the Clubs/Federations for those who purchase the cover.
- This cover provides financial protection against being sued in conjunction with the performance of your duties as a director, trustee or officer of the Club. It is basically error and omissions cover for the company management following a wrongful act.

There is also an option to include:-

Organisational Liability (i.e. if a claim is directed against the club) & Employment Practices Liability (EPL) both at £100,000 any one occurrence and in the aggregate.

Whilst at first thought clubs may think EPL cover is not required (no employees) clubs do have volunteers – especially on the committees. EPL is a very important cover as it can provide protection against any actual or alleged Discrimination; Harassment or Defamation.

3. Professional Indemnity

Professional Indemnity (PI) insurance provides Financial Loss cover arising from a breach of professional duty, a negligent act, error or omission arising out of your authorised activities.

Examples of claims could be:-

1. Unintentional infringement of intellectual property rights;
2. loss of documents or data in your trust;
3. Unintentional libel or slander;
4. unintentional breach of confidence, confidential duty or misuse of information;
5. bad advice.

PI insurance protects the Insured from performance failures and/or negligent acts arising out of the products and services provided by the Club. It is also known as errors and omissions cover, which more accurately describes what it does.

4. All Risks Equipment Cover (optional cover)

- Indemnifies the Club against Physical Loss of or damage to kit and equipment
- Cover Description: Kit/Equipment
- Sum Insured: up to £15,000 – we can quote higher amounts if required
- Territory: UK, Channel Islands, Isle of Man
- Excess: £100
- Per Item limit - £1,000 but you can increase this on the website

What are the All Risks Equipment Conditions

Covered anywhere in the United Kingdom, the Isle of Man or the Channel Islands whilst, at: any club location; or the home premises of an Insured Person; or stored out of sight in a motor vehicle (overnight exclusion); or other premises as notified to Underwriters.

Policy excludes gradual wear tear & depreciation.

Policy excludes an unexplained shortage or inventory shortage or disappearance.

Theft cover is subject to evidence of forcible and violent entry or exit to property housing the equipment.

Policy excludes theft from a vehicle overnight unless the vehicle is contained in a locked building which complies with the Insurers Minimum Standards of Security.

Policy excludes theft whilst equipment is left unattended in the open.

Terrorism Exclusion.

What is the equipment basis of settlement

Basis of Settlement: Reinstatement

(Reinstatement cover means the Insurer will pay to replace the item with a new one which is equal to but not better than the item lost or damaged).

What are the minimum standards of security

Minimum Standards of Security (up to £5,000 equipment sum insured)

Protection, Preservation and Security of Property

The Insurer shall be entitled to refuse to pay any Claim under the Material Damage Section if the Insured does not use the utmost diligence and take all practical steps to protect, recover and save property insured and minimise any actual or potential Damage when property has sustained or is in imminent danger of sustaining Damage.

The Section also includes costs incurred to temporarily protect or preserve property due to actual or to prevent imminent Damage but not exceeding the amount by which a loss under this Section is reduced by reason of such preventative or protective action. Such costs are subject to the Excess that would have applied had the Damage occurred.

The Insurer shall also be entitled to refuse to pay any claim under the Material Damage Section if the Insured does not at all times maintain all property in a good, proper and workmanlike manner and ensure that all protection and security systems that have been advised to the Insurer, as well as other protection and security systems, are in force at all times.

Minimum Standards of Security (above £5,000 equipment sum insured)

Minimum Security Protections

- (1) all final exit timber doors must (i) have frames which are at least 45mm thick, (ii) be fitted with mortice deadlocks which conform to British Standard 3621:1980 for thief resistant locks; and (iii) if double leaf, also be fitted with security bolts at the top and bottom of their first closing leaf;*
- (2) all final exit aluminium doors must (i) be fitted with a swing bolt mortice lock; and (ii) if double leaf, also be fitted with security bolts at the top and bottom of their first closing leaf;*
- (3) all other external or internal doors leading to common areas or other premises must be fitted with key operated security bolts at the top and bottom; and*
- (4) all windows on the ground floor and/or which are accessible from roofs, fire escapes or downpipes must be fitted with key operated locks or bars or grilles.*

Requirements (1) – (4) above do not apply to any door or window officially designated by the fire authority as a fire exit.

In respect of purpose-built shipping containers covered under the Ancillary Buildings Specification used for storage:

- (1) both access doors must be fitted with at least one (1) Mul-T-Lock closed shackle padlock (minimum CEN Grade 3 rating) on each leaf; and*
- (2) the central closing point where both doors meet must be fitted with at least one (1) Mul-T-Lock slide bolt lock (minimum CEN Grade 4 rating) incorporating a metal covering box.*

In respect of any other structures covered under the Ancillary Buildings Specification, security measures must be fitted to protect those structures from unauthorised access.

Are other additional covers available?

Other covers are available for clubs/federations:-

- Personal Accident/Sports Injury Insurance
- Employers Liability Insurance
- Commercial Legal Expenses Insurance
- Travel Insurance
- Cyber Insurance

Please contact Hive Insurance if you are interested in additional covers.

Claims – What do we need to do in the event of a claim

- All claims or incidents which clubs/federations believe may result in a claim must be reported at the earliest opportunity, either by telephone, email or post.
- Our office will advise you on the correct procedures to follow for all types of claims.
- Do **NOT** admit liability to a Third Party for loss or damage or injury.
- Please Quote Reference: PAGB

Does our Club need to complete a Risk Assessment?

Yes, we would expect a Risk Assessment to be undertaken for any Club organised events, exhibitions, outings etc.

Does our club need to keep an Accident Book?

Yes. The reason we ask clubs to keep an accident book is that it contains the date and time of any accident/incident along with an outline of what happened and a witness statement, it's a useful document for the Insurer to have in the event of a claim/action brought against your club.

If we were to have an outdoor event would we be covered for non - members / models / guests etc taking part?

A guest may have their own Public Liability insurance. If they do not, we would suggest the club makes a guest a "temporary member" of the club. A temporary member may come to the club 3-4 times but then they either leave or join the club as a full member.

The Public Liability Insurance limit of indemnity is £5m, can we increase this?

Yes, we can quote for up to £10m. Please contact Hive Insurance to discuss.

Why haven't I received my Policy Schedule?

The system has been designed so policy documents are emailed to you upon purchase so you should receive them immediately. Sometimes your computer may put them in your junk folder. If you do not receive your policy documents please contact Hive Insurance & we will resend them to you.