

## **41 Club Insurance**

41 Club has two insurance policies in place. These are operated by the Associations Insurance Brokers, BLUEFIN Insurance Services Ltd. For further information please contact the National Treasurer ([treasurer@41club.org](mailto:treasurer@41club.org)). BLUEFIN are always available to comment on the adequacy of the cover provided for any activity.

### **PUBLIC LIABILITY INSURANCE**

This insurance protects the Association from any action, when third parties (the public or property) are either injured or damaged as a result of negligence by a member of 41 Club whilst staging an event on behalf of the Club. It also protects 41 Club from any litigation as a result of damage occurring as a result of the supply of products. The liability is limited to £5m per claim with a £500 excess being in place. The excess only applies in respect of property damage, not injury to persons.

Events staged in venues that are hired by 41 Club should be covered by the venues own third party liability insurance. External suppliers of any services to 41 Club, be it a hotel, food, drink or entertainment etc. should provide documentary proof that they have adequate employers/public and products liability cover prior to engagement.

The best way to describe this is if a 41 Club hires a farmer's barn to stage a barn dance, and puts into place the entire infrastructure to stage the event, then anyone who subsequently is injured, or any property that is damaged as a result by the Clubs negligence, is covered by this insurance. It is the Clubs responsibility to take suitable measures to ensure that all the activities are properly controlled and carried out in a safe manner. This also applies to the Health & Safety at Work legislation in the same way. Having Insurance in place does not negate a legal responsibility to carry out anything in a safe, controlled and orderly manner.

Should a Club hire a venue such as a hotel, conference centre, restaurant etc., then it is the venues responsibility to cover the event by their own third party liability insurance. The Club however must advise them in detail the content of the event and co-operate with them as to what is permitted. Again the same scenario occurs under Health & Safety. Again, external suppliers of any services to 41 Club, be it a hotel, food, drink or entertainment, etc. should provide documentary proof that they have adequate employers/public and products liability insurance prior to engagement, and that relevant Health & Safety procedures exist

When hiring anyone such as a band or disco, they too must be insured for third party liability insurance, and in the case of a 41 Club organised event e.g. the barn scenario above, the Club must ensure that this is in place. If the event is in a hired venue e.g. restaurant, hotel, conference centre etc., it is the venues responsibility to check that this is in place.

It should be noted that members of 41 Club are NOT insured for any injuries or losses incurred as a result of their own negligence or actions by this policy. Members are encouraged to cover themselves with personal accident insurance; however member to member liability is covered by the policy. 41 Club members are also NOT insured for any losses, theft of their property or money, when involved in or attending a 41Club event.

Certain activities are deemed to be 'hazardous' e.g. fireworks events where a professional supplier is not involved in the management of the event. Prior to organising such events, advice MUST be sought from the Insurance Broker via the National Treasurer as to if the event is covered by the existing policy, or special cover needs to be arranged. Any extra cover will probably incur an additional premium payable by the Club. Dangerous charitable events such as charity sky diving, bungee jumping etc. are also deemed to be 'hazardous events'. If in any doubt the relevant club must clarify with BLUEFIN via the Treasurer

## **ALL RISKS CLUB PROPERTY INSURANCE**

All 41 Club regalia, jewels, chains of office, trophies and stock are insured, but restricted to a maximum of £10,000 per club. A £50 excess is in place. This policy only covers Great Britain. Some cover is in place abroad for as an example a Presidential overseas visit.

However once again due diligence must take place as to the protection and security of such items. Any thefts must be reported to the Police and a crime number obtained prior to claiming. Losses of 41 Club properties from member's homes are covered by the policy.

## **IMPORTANT**

The information contained here is merely a brief synopsis of the cover. It is strongly advised that organisers of any event contact the National Treasurer for advice if there is any doubt on what is covered.

Both policies are lodged with the National Treasurer and where necessary advice will be sought from the broker.