

RPRA INSURANCE POLICY FOR CLUBS, MEMBERS AND VOLUNTEERS 2020

What is included? To summarise:-

- Insured Property limit increased from £15,000 in 2019 to £20,000 (excess £100)
- Insured Property extended to include Clubs and from **1st March 2020 members own equipment** comprising of clocks, baskets & crates, etc
- ‘All Risks’ cover in the UK including in transit subject to a **£100** claims excess
- £10M Public & Employers Liability including ‘Member to Member’ and ‘Vicarious Liability’ (excess £250)

QUESTIONS AND ANSWERS

1. Are Federations Included? – Yes Federation, Amalgamations and Combines are included.
2. Our Headquarters are situated within a Social Club/Community Centre etc – we are covered by their Insurance – No you are not! Their insurance policy if there is one will cover ‘the insured’ as in the Club/Pub/Community Centre and will cover their Legal Liability for events involving injury, damage or loss of property occurring and happening in connection with their ‘business’. The venue is therefore covered but not the pigeon club’s activities. Any injury, damage or loss of property caused by the negligence of the pigeon club, although not compulsory, would need to be covered by them.
3. My Club doesn’t employ anyone – Why do we need Employers Liability? Volunteers are included under the Employers Liability insurance.
4. Are Buildings or Vehicles insured? – No Buildings /Vehicles are not insured under the policy.
5. Is any equipment on loan to the club covered? – Yes equipment such as club ETS that is on loan to the club is covered under the policy.
6. What if clubs or members have a separate policy? – There is no requirement for the RPRA to enquire or declare if any of its affiliated Clubs have now or continue to hold separate Public Liability or indeed any similar insurances as long as we have made Fair Presentation as required under the Insurance Act 2016.
7. What is the cost of the policy – The actual cost of the policy is based on £2 per member. The RPRA makes no money from the Insurance Fee. In actual fact the RPRA covers a small amount.
8. How do I make a claim – Please email the RPRA CEO at: ianevans@rp.ra.org
9. Who covers the excess? The club/member making the claim
10. Where can I get proof of the Public Liability Policy or Employers Liability cover? This is available via the RPRA website. Please visit the downloads page at: www.rpra.org