Welsh Photographic Federation

**Member of the Photographic Alliance of Great Britain**

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**Insurance for Clubs**

**This information requires urgent attention by your Club and Committee**

The Photographic Alliance of Great Britain advises that all clubs should hold Public Liability Insurance. This protection means visitors and the general public at events and shoots can claim for injury or property damage. Such claims can be very expensive and cover for £5 million is usual.

Nearly all clubs have used the policy negotiated by the Photographic Alliance (PAGB) with the broker Darwin Clayton. Each year Darwin Clayton has provided a schedule of premiums which is cascaded down to clubs, with each premium collected alongside the club’s subscription to the WPF. WPF then remits the total to Darwin Clayton who issues the cover certificates. WPF accounts show the premiums collected, with the same amount remitted.

Over the summer, the PAGB has been in urgent discussions with Darwin Clayton because of changes that prohibit an unregulated intermediary acting between the insured e.g. a Club, and a regulated provider of insurance. The PAGB has been considering the consequence of this change.

**Choice of Provider**

The PAGB will continue working with Darwin Clayton to ensure that policies suitable for Clubs are available. The PAGB will periodically undertake market research aimed at ensuring the chosen provider is able to supply clubs with suitable insurance solutions. Clubs can continue to use Darwin Clayton if they wish or can choose any other insurer.

**Payment of Premiums**

The WPF will send the schedule of Public Liabilities from Darwin Clayton as before, however it will not collect the premiums and request that Clubs contact Darwin Clayton direct. Darwin Clayton will provide advice on other insurances that are available including but not limited to “All Risks and Management Liability”. Although clubs may arrange cover with Darwin Clayton immediately the documentation will be issued in the new year before renewal on 31st January 2020.

**Timing**

Clubs should each have a copy of their current cover certificate, and that public liability insurance ceases at midnight on 31st January 2020. Clubs must have decided on their preferred insurer and have made arrangements for cover and premium payment by that date.

**Verification**

Because of the importance of public liability insurance in protecting judges and lecturers listed by the WPF, each club will need to provide verification of its insurance status. Darwin Clayton will furnish a list of Clubs who have arranged insurance with them to each Federation after 1st February.