



# THE EAST ANGLIAN FEDERATION OF PHOTOGRAPHIC SOCIETIES

Member of the Photographic Alliance of Great Britain

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Dear Secretary,

## **FOR THE CAREFUL ATTENTION OF YOUR CLUB AND TREASURER**

### **SUBSCRIPTIONS and PUBLIC LIABILITY INSURANCE 2020**

#### **ANNUAL SUBSCRIPTIONS 2020**

As you will already be aware your Federation Annual Subscription is due for renewal on **1 January** and the relevant form is attached herewith. If, as we hope you wish to continue your Federation Membership in 2020, please ensure that I receive your remittance by 31 December.

At the 2019 AGM the Basic Club Subscription was increased by £1 (now £9 per Club) but I am pleased to say that the Members per capita Subscription remains the same again this year, in recognition of the fact that by using email to forward information to Clubs/Societies - savings continue to be made.

#### **PUBLIC LIABILITY INSURANCE – RENEWALS DUE 31<sup>ST</sup> JANUARY 2020**

**As a Federation, we require all Clubs/Societies to hold Public Liability Insurance cover for a minimum of £5,000,000.** – All Clubs/Societies are at liberty to select their provider and it is not compulsory for cover to be taken via the PAGB Arranged Block Scheme. However, it is unlikely that another provider will be able to supply Clubs/Societies with suitable and acceptable Public Liability Insurance solutions, at a lower cost – but you do of course have the option to check this yourselves.

Although the amount of the PAGB Arranged Block Policy Scheme premiums are quoted on the enclosed Subscription form as usual, **PLEASE NOTE** that changes in legislation (at least in part, as a result of the massive claims and payments made in connection with Payment Protection Insurance – PPI), mean that **it is no longer possible for unregulated intermediaries (such as Federations) to collect the premiums on behalf of their Clubs/Societies.**

**IN FUTURE you will need to pay Darwin Clayton (UK) Limited direct**, as is already the case for the PAGB All Risks Insurance Block Policy cover. **Both policies are due for renewal on 31<sup>st</sup> January annually and Darwin Clayton (UK) Limited has prepared suitable renewal documentation for both Insurances and the APPLICATION FORM IS NOW AVAILABLE VIA THE DOWNLOADABLE DOCUMENTS PAGE OF THE EAF WEBSITE – weblink details in summary below.**

Darwin Clayton (UK) Limited will advise me if any Club/Society has failed to renew their Public Liability Insurance by 31<sup>st</sup> January. Please ensure you make your payment to them promptly **and remember that Public Liability Insurance cover is a condition of our Federation Membership.** It is also possible that in future you will receive the Public Liability Insurance renewal schedule direct from Darwin Clayton (UK) Limited.

**In order for Clubs/Societies to be eligible for insurance cover under the PAGB arranged policies the following definition has been agreed:-**

*"A camera club, photographic society, photographic club or photographic group with a published constitution and a published programme of events, united by a common interest in photography, meeting in person for mutual cooperation, education, entertainment or competition and conducted solely from a physical location within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man"*

**You are therefore also required to certify on the Subscription form that your Club/Society has a "published" constitution** – i.e. a document showing the principles on which the Club/Society is governed - that can be printed and issued to Members or others on request.

#### **DATA PROTECTION LAWS (GDPR)**

We are required to review your Club/Society GDPR decisions regularly, so the EAF will continue to deal with this at the same time as the Annual Subscription renewal for ease of administration. **Form also enclosed for signature and return with the Subscription Payment.**

Your Annual Subscription to the PAGB currently includes Trustee Indemnity Insurance cover for your Club/Society (for full details of this insurance please see the EAF Website – insurance Page).

**PLEASE NOTE -** The insurers again need a certificate confirming that as at the date of completion of the Subscription form, you are not aware of any circumstances which might give rise to a claim against the PAGB – (which includes the EAF and Member Clubs), or any of its officers in respect of Trustee Indemnity Insurance Cover. Please ensure this certificate on the renewal form is also signed. If you are aware of any potential problems and therefore cannot complete the certificate, please let me know immediately.

**TO SUMMARISE:**

**You need to:**

- Complete your Annual Subscription 2020 form, **including ALL the certifications, sign and return it to me with your cheque in payment**, together with a Stamped Addressed Envelope if you require a receipt.
- Complete and download from the EAF Website (<http://www.eaf.org.uk/downloadable-documents.html>) your Public Liability Insurance cover application form and **send it together with the correct premium for your Club Membership to Darwin Clayton (UK) Limited**.
  - **Alternatively** if you have arranged Public Liability Insurance with another Provider – **send me a copy of your Schedule showing cover with effect from 1 February 2020**.
- Complete and return the enclosed EAF General Data Protection Regulations (GDPR) Form **to me with your Subscription Form**.

Best Wishes to all your Members for Christmas and the New Year



Naomi M. Saul, Treasurer

**N.B. If for some reason you are unable to download the Public Liability Insurance cover application form** via our Website link, please email me and I will send you a copy direct.