



# THE EAST ANGLIAN FEDERATION OF PHOTOGRAPHIC SOCIETIES

Member of the Photographic Alliance of Great Britain

Treasurer: Naomi Saul ARPS. EFIAP. ASINWP. DPAGB. APAGB. BPE4\*  
"Grange" 46 Apsley End Road, Shillington, Hitchin,  
Hertfordshire, SG5 3LX.  
Telephone: 01462 711772  
Email: ericandnaomisaul@btinternet.com

November 2021

Dear Secretary,

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

### **SUBSCRIPTIONS - and INSURANCE 2022**

#### **ANNUAL SUBSCRIPTIONS 2022**

- Enclosed herewith is the Subscription form for 2022, which is due on 1 January. Please ensure that your remittance is received by me as soon as possible but NOT LATER than 20 January. If the Subscription and confirmation of Public Liability Insurance cover is not received by 20<sup>th</sup> January an administrative charge of £20 will be due to cover the additional administrative work involved. I will NOT be making telephone reminders
- In order for Clubs 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

If, as we hope, you wish to continue your Federation Membership in 2022, please ensure that I receive your remittance by 31 December.

#### **PUBLIC LIABILITY INSURANCE – RENEWALS DUE 31<sup>ST</sup> JANUARY 2022**

**As a Federation, we require ALL Clubs/Societies to hold Public Liability Insurance cover for a minimum of £5,000,000 as a condition of Membership.**

All Clubs/Societies are at liberty to select their provider. It is not compulsory for cover to be taken via the PAGB arranged Scheme although to be eligible for cover under the PAGB Insurance schemes it is ESSENTIAL for you to have Federation Membership as well. Renewal documentation and application forms for PAGB Public Liability, Contents All Risks Insurance and Trustee Indemnity Insurance (three separate policies) will once again be sent to you direct by Darwin Clayton (UK) Ltd.

**HOWEVER, PLEASE REMEMBER TO LOOK AT ALTERNATIVE COVER FROM THOSE WHO SPECIALISE IN INSURANCE FOR "NOT FOR PROFIT GROUPS". FOR EXAMPLE SEE THE FLIER ENCLOSED FROM:**

**ZURICH, who offer an online package, specifically for 'not-for-profit' groups, from £96 a year for comprehensive cover. The package is designed for not-for-profit clubs and societies with an income under £300,000 and includes Public Liability cover, Employers' Liability cover, Personal Accident cover, Trustee Indemnity cover, Contents cover and cover for Money on premises and in Transit.**

**For more information, or to get a quote, visit <http://www.zurich.co.uk/charity>**

There are some very useful Guidance booklets that explain and simplify all forms of Club and Society Insurance produced for general use by Zurich Insurance, that are very well worth reading. Copies are available for you to download from the EAF Website (download page)

**HOWEVER AS WITH ALL INSURANCE COVER, IT IS ADVISABLE AND IMPORTANT THAT YOU NOT ONLY UNDERSTAND THE COVER YOU ARE TAKING OUT BUT THAT YOU ALSO OBTAIN QUOTES FROM MORE THAN ONE INSURER, SO YOU CAN COMPARE COSTS.**

## TRUSTEE INDEMNITY INSURANCE :

As previously explained – Trustee indemnity Insurance is not compulsory. Smaller Clubs may well decide that direct TII cover is not worth the premium they will have to pay BUT IT IS IMPORTANT TO BE AWARE of the very necessary need to be careful. Please see the Insurance page of the EAF Website for more information.

## 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.

## TO SUMMARISE - PLEASE FOLLOW THIS CHECK LIST CAREFULLY:

### YOU NEED TO :

1. Complete your Annual Subscription 2022 form, **including your current Membership numbers AND ALL the certifications.** Sign and **POST** it to me **WHETHER YOU ENCLOSE A CHEQUE IN PAYMENT OR MAKE A BACS PAYMENT,**

If you prefer to pay direct via BACS then please remember I have well over 100 Clubs to deal with, so I will need your help with all the following details PLEASE:-

### BACS PAYMENT DETAILS:

Sort Code: 40 10 02

Account No.: 43923851

Account Title: The East Anglian Federation

REFERENCE: Your unabbreviated CLUB MAIN TITLE MUST be included in the reference info so I can identify your payment easily. Remember that several Clubs have the same abbreviated Title (e.g. WDPS)

2. ENCLOSE a Stamped Addressed Envelope if you require a receipt.
3. **Ensure you arrange appropriate Public Liability Insurance:-**
  - i. Either through the PAGB Block Policy renewals - dealt with by Darwin Clayton UK)
  - ii. **ALTERNATIVELY** - arrange Public Liability Insurance with another Provider

AS PUBLIC LIABILITY COVER IS A CONDITION OF EAF MEMBERSHIP, WHICHEVER INSURER YOU USE, **you MUST send me a copy of the relevant page of your Schedule, showing cover in place from 1 February 2022.** (a forwarded email copy will be sufficient for this purpose.)

4. Complete and **POST to ME with your Subscription form,** the enclosed EAF General Data Protection Regulations (GDPR) Form

Best Wishes to all your Members for a Happy Christmas and let us hope that some form of normality and physical meetings will be able to continue, with care in the coming season.



Naomi M. Saul, Treasurer