



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 - PUBLIC LIABILITY INSURANCE and TRUSTEE INDEMNITY INSURANCE 2021

ANNUAL SUBSCRIPTIONS 2021

As already advised, in these unprecedented and difficult times for us all, the Executive Committee have made the decision to revise the Federation Annual Subscription agreed at the 2020 AGM and due for renewal on **1 January to a Basic Federation Subscription of £10.00 ONLY – with NO ADDITIONAL "per Member" payment. The Federation Subscription fee set by the PAGB for 2021 is also £0.00 per Club.**

This is possible due to the fact that our usual activities and Events have been significantly curtailed for the past year and appear set to remain so into 2021, although naturally some of the necessary administrative costs do still continue. We hope that by taking this decision, we will be helping our Member Clubs and Societies through their own financial difficulties too.

The 2021 Renewal Subscription Form is attached and although there is no additional payment for your individual Members - **IT IS IMPORTANT PLEASE that you complete your club membership number in the appropriate place** as we will need this figure for administrative and record purposes and to budget for the 2022 figures.

If, as we hope, you wish to continue your Federation Membership in 2021, please ensure that I receive your remittance by 31 December.

PUBLIC LIABILITY INSURANCE – RENEWALS DUE 31ST JANUARY 2021

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.

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.

FOR EXAMPLE HERE IS ALSO:

Zurich Insurance who offer a range of covers specifically suitable for not-for-profit groups, including Public Liability, Trustee Indemnity, contents cover and more. You can pick and chose the cover you need, to ensure you are only paying for what your Club/Society requires. For more information or to get a quote, call them on 0800 917 9420 or email them at enquiries@zurichtogether.co.uk

In order for Clubs/Societies to be eligible for insurance cover under the PAGB arranged policies the following definition has also 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.

Renewal documentation for both PAGB Public Liability and All Risks Insurances will be sent to you direct by Darwin Clayton (UK) Ltd and may this year, include Trustee Indemnity Insurance cover application documentation too.

TRUSTEE INDEMNITY INSURANCE :

We have kept you all informed over the last 12 months that we have been researching Trustee Indemnity Insurance (TLI) cover in depth on your behalf - including the fact that we have been told by the PAGB for the past 10 years, that our Federation and Member Clubs/Societies are covered under the PAGB's Management Liability Insurance Policy.

Although under the Financial Services Act we are unable to advise you directly about Insurance in any way, we have done our best to report clearly and honestly at length, the results of our investigations via our AGM. direct communication to your Club Secretary and the "*Bulletin*". Despite continued correspondence over the Spring and Summer months between ourselves, Darwin Clayton (UK) Limited and the PAGB we have no reason to change the information and guidance already published.

In a final bid for clarification we have also written direct to RSA (The PAGB Insurance Policy Underwriters) – the full response to which is unfortunately still awaited.

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 will need to be aware of the very important 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 and PLEASE READ THIS INFORMATION CAREFULLY:

You need to:

1. Complete your Annual Subscription 2021 form, **including your current Membership numbers AND 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.
2. **Ensure you arrange appropriate Public Liability Insurance:-**
 - i. If you are arranging cover through the PAGB Block there will be no need to send me details as I am assuming they will, as in previous years ,advise me that cover has been renewed direct
 - ii. **ALTERNATIVELY** - arrange **Public Liability Insurance** with another Provider – **BUT AS COVER IS A CONDITION OF EAF MEMBERSHIP**, please ensure you send me a copy of your Schedule showing cover with effect from 1 February 2021.
3. 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 what I am sure will be a very challenging and very different Christmas for us all and let us hope now suitable vaccines have been found for a return to some form of normality and physical meetings during 2021.



Naomi M. Saul, Treasurer