

SPF Member Clubs and Insurances Clubs are eligible to purchase via the PAGB Policy

Through membership of the SPF you have access to competitive insurance arrangements for camera clubs and photographers, as part of the PAGB network of Clubs via the PAGB's Insurance Broker **Hive Insurance Services**. This Insurance Broker has agreed preferential rates of Insurance exclusively for PAGB/SPF Clubs.

All Premiums are now payable direct to the Insurance Broker, payment of Insurances must not be sent to the SPF.

Cover is arranged by the Club directly with the insurance brokers **Hive Insurance Services** on the PAGB arranged competitive rate. The policy continues to run from 1st Feb to 31st Jan. New Clubs can arrange Insurances with Hive direct at time of joining. Please use the weblink given below.

Hive took over from the PAGB's previous Insurance Brokers Darwin Clayton in 2023. Hive Insurance is delighted to be partnering with the PAGB, providing their Clubs with comprehensive, straightforward and reliable insurance services.

Three elements of cover -

- **Public Liability (PLI)** - This provides important cover against accidents and injury whilst attending club events
- **Property 'All Risks'** - This provides important cover against loss, theft or damage to club-owned or borrowed equipment
- **Management Liability** - This provides important financial protection for directors/officials of the club or federation against being sued in conjunction with the performance of their duties.

Hive have set up a new website to administer renewals for 2024 onward, which is live (since Jan 2024). You choose which level of cover you require, if any from each of the sections and the options of cover available to you. PLI is by number of members.

Please visit <https://pagb.pulse-insurance.co.uk/> for a quote or to buy insurances. This webpage also has links to Policy Schedules see the bottom of the webpage.

This website now accommodates more flexibility to the amount of All Risks cover Clubs required, and also giving options of single article limits, so that you don't have to pay for more cover than you require. If you need a cover amount not shown, please contact Hive direct.

Note on 2024 Rates - This year, across much of their portfolio, the insurer is implementing premium increases of between 7.5% to 15%. Most of it is down to inflationary pressures, some down to scheme performance hence the variances. On the PAGB scheme they have tabled the following regarding premiums: From 1 November 2023, an increase of 15% on Public Liability, and 10% on Management Liability and All Risk Cover. HOWEVER - in exchange for a 3-year tie, the insurer will commit to NO MORE increases for the following 3 years. What's more, with the changes being made to All Risk Cover and Single Item Limit which will enable clubs

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to choose cover that exactly matches their requirements - clubs will no longer be paying for 'excess cover'. So, despite the increases of 10%/15%, some clubs may still end up paying less or the same as before. NB - The PAGB's 3-year tie with Hive does not stop Clubs deciding to go elsewhere in future years. [The website address given on the previous page will show the current rates at that time.](#)

Please Note that to be eligible for these 'PAGB' Insurances you must already be a paid-up Club and to continue to do so for the timescale of your insurance cover.

Notes on 2025 Renewals – For Clubs that took out Insurances with Hive in 2024, renewal notices will be sent out by Hive to the contact that renewed your Club's Insurance with them last year. If the individual has changed, then please get in contact with that Individual to forward you the notice or contact Hive direct if you are in any doubt. Please note that for 2024 some of these renewal notifications were very late. Hive now realise that they have to send out renewal notices to all Clubs earlier, and will do so for the Feb 2025 renewal date, as soon as early Dec.

Advice on Insurance from the PAGB (*Extract from Health and Safety Document http://thepagb.org.uk/wp-content/uploads/health_safety.pdf*)

All clubs are strongly advised that they are covered for Public Liability Insurance. When seeking Public Liability cover, clubs should not rely on the property owner's cover, which will likely only cover them in the event that someone is injured or their property damaged by the building (e.g. a roof tile falls off, hitting a passer by or damaging a car).

Should the property owner state that their policy would cover the club, we strongly recommend that written confirmation be sought from the insurer/broker that arranges the cover. This will give the club peace of mind, and some protection in the event that a claim occurs and it is found that the cover does not extend to them.

Cover available under the PAGB Scheme is very competitive, and the large number of clubs involved helps to keep premiums to a minimum level. If a club arranges their cover away from the PAGB Scheme, a claim could seriously impact their renewal premium. With the large number of clubs involved on the PAGB Scheme, a claim is far less likely to have an impact.

Each building is unique and some may require specific health and safety considerations not covered here. It is therefore advised that club officials review arrangements at their meeting place and put in place any procedures or safety measures specific to their environment. A simple stroll around the premises looking for obvious hazards should highlight any requirements that may need to be added to the Health and Safety policy. An example of this may be the production and handling of boiling water should the club provide tea and coffee for members during the course of the evening.

More Information Is also available from the SPF Website under General Guidance <https://www.scottish-photographic-federation.org/general-guidance> -

This includes the above **PAGB Health and Safety document** to download, together with one on **PAGB Child Protection**, as well as an **SPF Guide to Risk Assessments** and a **Blank Risk Assessment Template** for you Club's use.