

## **SOCIETY FOR INTERNATIONAL FOLK DANCING (SIFD)**

***NB: Throughout this document and in the insurance policy the definition of Club includes Group or Class.***

The SIFD's insurance cover extends to include Associated Clubs and Affiliated Clubs. SIFD Insurance cover provides Employers and Public Liability cover and All Risks for equipment and costumes. (Details below.)

At the request of the SIFD I have put together some notes to advise members about insurance.

Associated Clubs are automatically covered. Provided an Affiliated Club has renewed their annual subscription to the SIFD and paid the insurance levy as requested in a letter sent out by Richard Thom on behalf of the SIFD they are also covered on the policy.

SIFD or Club owned equipment and costumes can be included subject to a list of the equipment and costumes has been supplied to the insurers and the Club has paid their portion of the insurance premium relating to All Risks Cover.

Copies of the **Insurance Key Facts Summary of Cover** and the **Insurance Policy Wording** are available on the SIFD's web site and will be updated as and when the insurers change them.

### **Employers Liability**

The Employers Liability Act interprets that any volunteer working for an organisation or club is deemed to be included under the definition of employees. The cover is there to cover any volunteer working on the SIFD or Club's behalf.

The SIFD has a policy which covers any Associated or Affiliated Club for such claims, provided the Affiliated Club has paid to the SIFD the insurance levy.

The cover provided by this policy covers the Club up to a sum of £10,000,000 limit of indemnity arising out of any one loss.

### **Public and Products Liability**

Liability insurance is there to cover the SIFD or Club for claims made against them by a third party for loss of or damage to their property or for injury or death caused whilst participating in the club's activities including dancing at festivals and fund-raising events.

Cover also includes any dances or fund-raising event officially organised by the SIFD or Club, provided the daily attendance to the dance or fund-raising event does not exceed 1,000, and any claim arising out of providing food and drink. If the attendance is going to exceed 1,000 the SIFD or Club needs to provide Richard Thom with full details so that the insurers can advise whether the event can be included and what, if any, additional premium is required. Attendance

at any Festival or other event organised by others is covered irrespective of the numbers attending but excludes any liability arising out of the negligence of the organiser.

Cover does not extend to include any non-negligent injury to any participant.

The SIFD has a policy which covers any Associated or Affiliated Club for such claims, provided the Affiliated Club has paid to the SIFD the insurance levy.

The cover provided by this policy covers the SIFD or Club up to a sum of £5,000,000 limit of indemnity arising out of any one event, but in all, in any one period of insurance for all clubs, out of providing food and drink.

There is a £100 excess in respect of claims under the Liability cover in respect of property damage. This excess will need to be covered by the Club or Individual responsible for the loss. A Third Party will need to provide evidence to Insurers that the loss they are claiming for was the result of the negligence of or responsibility of the Club or a member of the Club they are claiming against.

Member to Member Liability is included on the policy and provides the provision for a member of a Club to claim against another member (either of his/her Club or another member Club) as though the injured party was a Third Party for personal injury.

If a situation occurs that you feel may give rise to a claim under this policy you should take statements from all members of your Club and any other witnesses, such as members of the public, and send these to me as soon as possible after the incident.

Do not wait for a third party to contact you as this could prejudice your Insurers position in the effective handling of your claim.

### **Costumes, Musical Instruments and Audio/Video Equipment**

No cover is provided for costumes, instruments and audio/video equipment which are the personal property of any individual club member. These items would need be covered under the All Risks personal property section of your member's household insurance policy shown as clothing, personal effects or specified items.

Musical Instruments should be specifically mentioned on the schedule and it is wise to put in writing to your personal insurance provider that you want your instrument covered for "All Risks".

Many Insurers do not like providing All Risks cover for musical instruments used for professional or semi-professional purposes. If they will not cover the instruments on the member's household insurance, cover can be obtained through Musicians Insurance who can be contacted on 01246 589709 or by email to [admin@musiciansinsurance.co.uk](mailto:admin@musiciansinsurance.co.uk).

## **Trips Overseas**

The SIFD's policy includes cover for Member Clubs for Public Liability for dancing anywhere in the United Kingdom and Europe.

Please note that the cover under the SIFD policy only covers Member Clubs whilst dancing in Europe and each Club member will need to have the protection of a separate policy if dancing abroad for Personal Liability – this is included in the cover available as part of your travel policy.

It is a good idea to either have a group travel policy or for each Club member to effect their own travel insurance policy either for the individual trip or on an annual cover basis.

This will provide, amongst other covers, Personal Liability, Travel Delay and Cancellation Cover, Personal Accident and Medical Cover. In addition, you can normally include or exclude baggage – if you have all risks on your household policy you can exclude this and reduce the premium. (Do check with your Household Insurers that the cover under your All Risks, or Personal Property, will cover your trip.)

If the Club is going outside of Europe it will need to arrange its own travel insurance policy and ensure that the dancing can be included.

## **Insurance Premium Tax**

This policy refers to Insurance Premium Tax. This is a tax placed on the premiums by the Government which, at the time of writing is 12%.

## **Further Questions**

If you have any further questions relating to Insurance, please contact Richard Thom on 01438 235634 or by email to [richardthom@rsthominsurance.co.uk](mailto:richardthom@rsthominsurance.co.uk). SIFD News will provide details of someone else to contact when Richard Thom is on holiday, albeit that emails should be responded to within 48 hours.

Please note that Affiliated Clubs are only covered if the membership renewal and the insurance levy have both been paid. Failure to renew the membership will result in any cover offered by the policy being voided.

**Please remember, in the event of a claim or possible claim under the Liability cover, you should contact Richard Thom with full details as soon as possible.**

**Richard Thom**

**SIFD's Insurance Administrator**