

INSURANCE

(Renewed 1st June 2011 to 31st May 2012)

It has become evident that there is some confusion about what our insurance covers, so this is an attempt to clarify the situation. Below are the simplified details as specified by our insurers.

At all times the appropriate Risk Assessment must be in place. If children or vulnerable adults are involved any required clearances must be obtained and a Child protection policy instigated. The clearance is the responsibility of the individual and other paperwork can be found on our web site. In the event of an accident the BKFA Accident Report form must be completed and passed to The Club Chairman directly or via another committee member.

The insurance will not cover you if you are contravening any law or byelaw, if you are not complying with WHKF "Code of Practice" or are flying with out due care and consideration.

Both sections are covered by "Insight" policies with Zurich

The Club Insurance included with your membership:

Runs from 1st June to 31st May each year.

£10 million pounds third party liability

Committee Meetings & officials indemnity

AGM's

Low key social functions up to 200 attending (excl. bonfire/fireworks and bouncy castles)

Flying meets

Attendance at other organised kiting events as a club representative

Attending or competing in Kiting events in Europe whilst representing the Club

Member to Member Cover

Club Organised Teddy Parachuting from kites or fixed points

Kite Workshops

Swindon Kite Festival liability (at extra cost but reduced when taken with main policy)

Exclusions

Power Kiting

Traction kiting

Solo kiting and events

Additional Personal Liability Insurance (at £9 per person per year)

Runs from 1st June to 31st May each year and is only available to club members.

£5 million pounds third party liability

UK resident members kiting anywhere worldwide, solo or in events when **not** representing the club.

Solo Teddy parachuting from kites or fixed points

Exclusions

Power Kiting

Traction kiting

Activities already insured whilst acting under the auspices of the Club

In the event that you have to make a claim.

Note: the document referred to below can be found at:- <http://www.whkf.org.uk/docs/PLpol.pdf>

"General Condition 3, Claims Procedures (page 11)

a) Your Responsibilities....

it is agreed that

i) on the happening of any circumstance which could give rise to a claim or on receiving verbal or written notice of any claim **you**

1. as soon as reasonably possible give notice to **us**: and

4. as soon as reasonably possible forward to **us** any notice of prosecution, inquest or fatal injury and every letter, claim, write or summons issued against **you**...

6. at **your** own expense....

supply full details of the claim in writing to **us** together with any evidence and information that may be reasonably required by **us** for the purpose of investigating or verifying the claim"

This should be sent via YOU (WHKF) initially (as we will correspond via you as contact) and then sent on to us.

Claims details are as below - if in doubt phone 0870 2418050 and ask for Casualty claims - they will give you full advice as to what they may need.

Liability Claims

Tel: 0870 2418050 Fax 01252 370237 Email zmcicclaims@uk.zurich.com

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