19th February 2021

Dear Treasurers of UK and ROI Clubs and Regions

**Annual Return and Public Liability Insurance**

As a result of the Treasurers’ survey currently being undertaken it has come to light that many of our clubs and regions in the UK and Republic of Ireland are spending considerable sums on insuring their regalia, money that must be obtained from members through membership fees.

I have, therefore, been in touch with our insurers to see whether they will extend our insurance policy to cover these items and they have agreed that they will cover all contents and regalia to the amounts as below.

| Other – Contents at Volunteers Homes (UK & EU) | £ | 10,000 (£5,000 any one site) |
| Flags, Regalia, Laminator and Displays, pins, broaches etc | Worldwide | £ | 40,000 |

Box 1 – more equipment based, office equipment and contents etc, limit would be £5k per claim (no limits of claims in the year) – with the £10k limit, you would only be able to claim £10k as a total in one claims – eg – 2 losses in one incident

Box 2 - £40k anywhere in world. So technically could be 40k in one location or spread over and if spread over then total loss max would be £40k for the one claim

There is, of course, a slight additional cost imposed on us and I am therefore proposing that the insurance levy included in the Annual Return for UK clubs should go up by 50p this year to £15. The ROI and regions will be invoiced directly towards the end of March. I’m hopeful that this will be a significant benefit to those clubs and regions who will now not need their own insurance policy.

If you have any queries or concerns please do not hesitate to contact me or Gina Coad at SIGBI HQ – hq@sigbi.org.

Kind regards

*Ruth Healey*

Ruth Healey
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Women inspiring action, transforming lives