Soroptimist International Great Britain and Ireland (SIGBI) Limited

Public Liability and Regalia Insurance 2021

Background Information
In late 2020 the SIGBI Director of Finance, Ruth Healey, distributed a survey to Club Treasurers to ascertain, amongst other things, the operating costs of Clubs within the Federation. From results received to date, it would appear costs vary greatly in terms of venue costs, meeting costs and insurance costs.

For over 20 years SIGBI has provided Public Liability insurance for Clubs within the UK. This is paid annually by Clubs, alongside membership fees, with a due date of 31 May each year. The cost of insuring Club regalia seems particularly high and we began negotiations with the insurance broker to ascertain if Club regalia insurance could be accommodated within the SIGBI insurance policy.

In addition, consideration was given to also adding both public liability and regalia insurance for Regions in the UK and the Clubs and National Association of the Republic of Ireland.

The SIGBI Board is pleased to announce that all such cover has been agreed, at some additional cost, and cover commenced in February 2021. This will save Clubs and Regions the need and cost of organising their own individual insurance policies in the future. Unfortunately our insurance policy cannot cover Clubs, National Associations, Countries and Networks outside of the UK and Republic of Ireland.

As a result of the above, SIGBI HQ has received a number of questions regarding the new insurance cover and these have been collated into the Frequently Asked Questions below, which we hope will aid your understanding of the cover provided.


Frequently Asked Questions (FAQs)

Q1. When did the updated Public Liability and Regalia Insurance for UK and ROI Clubs, UK Regions and the National Association of ROI commence?
A1. The updated addendum detailing the amendments to the insurance policy commenced on 17 February 2021.

Q2. What do the limits of £5,000 and £10,000 under “Other – Contents at Volunteers Home (UK & EU)” relate to?
A2. This relates to office equipment and contents held at volunteers’ home, such as laptops, banners, exhibition stands etc. The £5,000 is per claim at any one site. The £10,000 limit is the total that may be claimed if two or more items are stolen in one incident. There are no limits to the number of claims per year.

Q3. What does the limit of £40,000 under “Flags, Regalia, Laminator, Displays, Pins, Badges Worldwide” relate to?
A3. The £40,000 limit means losses may be claimed from one location or spread over a number of locations. The maximum loss that may be claimed in any one incident is £40,000.
Q4. Is there a single item ‘ceiling’ within the £5,000, £10,000 and £40,000?
A4. No.

Q5. Does the term “volunteers” cover Club Members and their families?
A5. Yes it does.

Q6. Do Clubs/Regions/NA have to provide details of the regalia to be covered by the insurance?
A6. No. However, if a claim is made such details may be required as part of that claim and to identify the items concerned.

Q7. Are there any specific exclusions for the worldwide cover, for example if items are stolen from unattended baggage?
A7. No, but should a claim be made you will need to evidence that you have taken all necessary precautions to protect the items.

Q8. Against what perils are the regalia items covered?
A8. In insurance terminology a ‘peril’ is a specific cause of damage or injury to a piece of property or a person. In terms of the SIGBI Public Liability and Regalia insurance all perils are covered.

Q9. Are there any specific security measures required for the safekeeping of equipment or regalia, for example a safe, strong box or building alarm?
A9. No, but again you are expected to undertake necessary precautions to ensure such items are secure to protect them from loss, damage or theft.

Q10. Are Clubs/Regions/NA obliged to notify insurers of the “normal” storage address of the regalia (as this will change, regularly)?
A10. No this is not a requirement at this time.

Q11. How much is this insurance cover going to cost individual Clubs/Regions/NA?
A11. The cost this year (2021) is £15.00 per Club, Region and National Association of ROI. This is an increase of 50p on last year’s cost.

Q12. What is the process if my Club, Region or National Association needs to make a claim?
A12. Claims should be reported to:
QBE Insurance (Europe) Limited
Plantation Place
30 Fenchurch Street
London
EC3M 3BD
Telephone: 0207 105 4000