



Liability Insurance

For all **Officers, Directors and Committee members** of **NIBU affiliated clubs**

The Northern Ireland Bridge Union is delighted to confirm that it has extended its liability insurance to cover all committee members, directors and officers of all our affiliated clubs.

This has been arranged at no extra cost to our clubs. The policy protects officers and committee members in the event that they are sued personally arising from the performance of their club duties.

This includes errors and omissions, negligence, breach of duty, breach of trust, misstatement and any other matter claimed against the committee member or officer, whilst acting on behalf of the club. An example might be if an action was brought by a former member which the club had felt compelled to ban or if it were alleged that a member of a committee made a discriminatory ruling.

Under this policy, there is no limit of indemnity per event or claim, although there is an annual limit for the total of all claims of £500,000. (This is the total of the NIBU and clubs together).

We believe that this insurance is an excellent benefit. Most importantly, it provides security to those working hard within clubs – the committees and the officers.

Please note that this insurance cover is only available to our affiliated clubs. It covers claims arising from matters after the date of the inception of the policy on July 22nd 2013.

Anne Fitzpatrick

Hon Treasurer NIBU

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Public Liability Insurance

Individual Club Insurance

A number of clubs have enquired about Public Liability Insurance. We have a scheme which we have researched and have obtained a special deal for affiliated clubs. The Northern Ireland Bridge Union would strongly recommend that all clubs obtain Public Liability insurance. The fact that you rent the room from a building that is already insured does not negate the possibility of a claim against the bridge section. All items in the belonging to the people and the bridge club need to be covered by the club renting the room.

We appreciate that the risks involved in running a bridge club may seem small. It is, however, foreseeable that someone could be injured by a table collapsing or a trip over a computer lead or a handbag! A claim brought by the injured individual could have catastrophic financial consequences for the club in terms of damages and legal costs. All the members of the club would personally share that liability.

Before deciding to accept the cover provided by this public liability policy, we recommend that each affiliated club look at the policy and the policy endorsements in detail to ascertain the extent of cover provided.

The NIBU have set up an Individual Club Insurance Scheme. We receive no commission on any sales. The basic premium which provides public liability cover up to £5 million costs £58, with expanded cover up to £68 (these costs may now have increased slightly).

This scheme can be joined at any time of the year (if, for example a club already has a policy in place, this scheme can be joined at the expiry date). We hope to achieve a common renewal date for all clubs of the 1st April.

If you have any general queries, please do not hesitate to contact our Treasurer, Anne Fitzpatrick email annefitzpatrick@bakertillymm.co.uk.

Further details on request are available from Jayson Abbott at– Bluefin, Insurance House, 46B North Street, Thame, Oxfordshire, OX9 3BH t: 01844 213161 f: 01844 261180

email: jayson.abbott@bluefingroup.co.uk website: www.bluefingroup.co.uk quoting **“Northern Ireland Bridge Union Club Policy.”**

This policy is only available to affiliated clubs of the Northern Ireland Bridge Union