



## **INSURANCE – IMPORTANT INFORMATION FOR ALL AFFILIATED CLUBS.**

The NIBU is delighted to confirm that we have extended our liability insurance to cover management committee members, directors and officers of all our affiliated clubs.

This has been arranged at no extra cost to our affiliated clubs.

The policy protects officers and management 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 whom the club had felt compelled to suspend or ban or if a committee member made a ruling which was alleged to have been discriminatory.

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 management 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 22<sup>nd</sup> 2013.

A number of clubs have enquired about Public Liability Insurance. We have attached details of 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.

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.

If you have any general queries, please do not hesitate to contact our Chairperson, Ciara Burns on 07866707360 or e mail [ciaraburns24@hotmail.com](mailto:ciaraburns24@hotmail.com)

Further details on request are available from George Morton at Osborne's – telephone 0844 213 161 or e mail [George@osbornesins.co.uk](mailto:George@osbornesins.co.uk) , quoting "Northern Ireland Bridge Union Club Policy."