



Individual Club Insurance

The Northern Ireland Bridge Union would strongly recommend that all clubs obtain Public Liability insurance. 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. 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.

The NIBU have set up an Individual Club Insurance Scheme administered by Osborne's Insurance Limited. 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 (see attached). 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 2014 so this year's premiums will be pro rata, depending on the date that the club purchases the policy.

If you have any general queries, please do not hesitate to contact our chairperson, Ciara Burns on 07866707360 or e mail ciaraburns24@hotmail.com

Further details on request are available from George Morton at Osborne's – telephone 01844 213 161 or e mail George@osbornesins.co.uk , quoting "Northern Ireland Bridge Union Club Policy."

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

