

# **NKG Public Liability Insurance**

The Club has had public liability insurance since 1996. The policy is with Zurich Municipal. The policy covers injury to persons, damage to property and accidental interference with pedestrian, road, rail, air or waterborne traffic.

A claimant would have to prove negligence to win a claim. Nevertheless, most insurance claims are settled out of court.

It covers club members both individual and joint for UK, Channel Islands and N Ireland only. The cover, which is limited to £5 million pounds for any one occurrence, can be extended on three occasions for the club to attend events in European countries. The insurance is for the club members when attending events as a club and therefore does not cover members whilst flying as individuals or informally. The “club” (sometimes only a handful of members) attends a variety of events such as Portsmouth etc. for example as well as our own fly ins. There is a list below of which events will be covered in 2020, members can add to it by informing the Secretary. The Secretary has been authorised by the committee to add an event to the list. If our insurers ask if the “club” attended a particular event rather than just an individual, we have evidence that it did.

The club would have to pay an excess on the policy of £100 from our funds for each claim. The club would not attempt to claim it back from an individual member or group of members.

If any of our members regularly fly or otherwise act in a careless or negligent manner, the Club should expel them from membership (see sections 8 & 9 of the constitution).

Members should be aware of the insurance principle that where a claim is covered by more than one policy each company will bear a proportion of the claim.

Members may have public liability insurance through their home policy and through membership of other Kite Clubs.

If the Club organises a large festival it will need to obtain separate insurance for this.

## **In the event of an incident**

If an incident occurs that could result in a claim, those involved should record as much relevant information as possible. We do not need to tell potential claimants the name of our insurers or give them any names and addresses, although, depending on the circumstances, it may be wiser at the time to do so.

Do not admit liability but make notes of the incident. Take the names and addresses of those who were directly involved both Club members and anyone who may make a claim against Club members. Describe the make and or types of kite involved, sizes, line used etc., draw a sketch plan of the area. Record the weather conditions and any arrangements for ensuring safety.

Make notes of any injuries sustained or potential injuries to people and/or damage to property at the time, sign and date the notes and try to get an independent witness. It is not unknown for people to exaggerate or invent injuries or damage later.

Record the exact place and who owns or controls the field or location. Record the name of the safety officer of the day or other responsible officials if at a non NKG event. Describe what notices were being displayed or take photos and if arenas were laid out.

Take statements from independent witnesses where possible; take statements from club members involved. Make notes of what was said to the club members involved by any likely claimants.

The Secretary should be informed immediately so that she can contact the insurers.

### **The List of Club attended events 2020**

All monthly Club fly ins advertised in the magazine Kite or our website including One Sky One World and "Light up the Sky".

All weekly Otterspool fly-ins.

### **Other Events ( Club Attended )**

Where camping on the festival site is allowed the Club's, attendance is for the period allowed for camping. Otherwise it is for the period of the festival.

Dates for the events need to be confirmed and the list will be updated throughout the year.

NKG members flying at STACK boot camps or competitions will be covered.

March/April	Newbiggin
May	Bridlington, Westmorland Country Fest
June	Beacon Park Kite Festival, Morecambe Catch the Wind, Aspull
July	Rossendale, Barmouth Beach, Shropshire
August	Sunderland Kite Festival, Portsmouth Kite Festival, Hoylake RNLI Barnoldswick
September	Hoghton Tower, Wakefield Festival
October	OSOW @ Pontefract Racecourse
November	End of Season Do

The three events abroad are Fano, Dieppe and Fuerteventura. Anyone attending these festivals abroad should inform the Secretary beforehand by email or letter if they wish to be covered by the Club insurance.

**Any members wishing to have insurance cover to attend a Festival or Fly In not included in the above list must notify the Secretary in advance to have it added to our declared list.**