



## BKFA Update

No 12 February 2010

TO ALL CLUBS: Please feel free to reproduce all or part of this update in your club's own newsletter. There is no abridged version this time as the subject matter is pretty limited.

If this newsletter needs to go directly to more people in your club, or if it needs to be directed elsewhere, please let Jerry Swift know.

*Jerry Swift*

### Introduction

Only two items in this newsletter. The first is a plea for kitefliers who might care to support a charity in Milton Keynes. The second is details of the insurance BKFA is now able to offer.

### Childhood Leukaemia Fundraiser

Hazel Staten writes:

"On April 17th Sir Ian Botham will be coming to Milton Keynes as part of another walk to raise money for research into Childhood Leukaemia. The walk will go thro' Campbell Park which is a popular hilly, windy spot popular with kite flyers. Do you know any display kiteflyers who would like to come along and help make this event really spectacular?"

"It would have to be a freebie I'm afraid, but so many people are touched by blood cancers maybe some of your members would be willing to come along? Many thanks."

Contact is [Hazelj.Staten@btinternet.com](mailto:Hazelj.Staten@btinternet.com)

### Insurance

Its been a very long haul but we now have a policy available to us from Zurich Insurance via Tennyson, a broker specialising in charity and not-for-profit organisation insurances.

BKFA will not be adding anything to the cost of this policy – it is a straight pass through. The policy is available to anyone who is a member of one of our member clubs. However, we have to stress that it is not compulsory for member clubs, but we believe it offers good value considering the details of the cover.

We will be looking at ways of minimising the administration of the policy as it is a cost to BKFA.

BKFA will not be promoting this to individual flyers: we will try and persuade flyers to join their local club. If there is no club in their locality, we will be suggesting strongly they join KSGB. Our aim is always that they get insurance through a member club.

## The Proposal

### ENDORSEMENTS

The Endorsements set out below are declared to be incorporated in and to form part of the policy numbered as below and are subject to the terms and conditions of the insurance in so far as they are not expressly varied hereby.

Insured: BKFA

Policy Number: XAO 12T001001300

Effective Date: 2010

Part E Public Liability

Membership costing £10.50 (including tax) applies to the following activities:

- Kiting activities anywhere within the UK and Europe providing an annual risk assessment is carried out at each site where 5 or more members fly at the same time.
- Member to member cover
- No age limitations
- Club Officials cover
- Cover for events organised by the group with an attendance of no more than 350 people, any more than this will require prior notification
- Competitions within the UK
- Limit of indemnity £5m
- Professional Negligence extension under Public Liability for instruction and training
- Members helping members of the public to make kites [*Kite workshops*]
- Power kiting membership can be bought for £15.50 per person (the user must be proficient and all relevant safety recommendations adhered to)

Administration:

You [**BKFA**] would have a central policy with Tennyson and Zurich and update us monthly with a list of members. After the initial deposit premium of £1000 is paid the total premium will be reconciled on the renewal of the master policy.

What we cannot insure:

- Event cancellation and abandonment
- Insurance for kite manufacturers
- Providing instruction and tuition for commercial gain
- Anyone kiting for commercial gain (professional)
- Kites in Schools – this can be arranged but will cost an additional £10.50 per day per person
- Cover would not extend to kite makers when they are acting in their professional capacity. If they were acting as a member partaking in the activities cover would be active

\*\*\* All premiums quoted are inclusive of Insurance Premium Tax.

### **Tennyson Terms of Business and policy document**

Tennyson's document is attached to this email. BKFA will handle all the administration of premiums with Tennyson's. Claims would be made direct.

The full Zurich policy document is also attached.

### **What happens next?**

Over to you, UK kite clubs.

Tennyson has given us a further premium for £10m third party cover. If you need that level of cover please contact us.

BKFA has to have 100 fliers to make the scheme active. If your club wants to take the policy up for some or all of your members, we need to know the number of people, their names and home postcode (in order that we can check we have the right John Smith etc) and the date from which cover is required. Cover will always be from 0001 hrs on the first of each month. For simple reasons of administrative ease, all cover must start on the same month for any particular club.

If you want to take up this offer, please contact Jerry Swift at [jerry.swift@bkfa.org.uk](mailto:jerry.swift@bkfa.org.uk)

Jerry Swift  
February 2010