



Jerry Swift
Chairman
Howardian View
Great Barugh
Malton
North Yorkshire YO17 6UZ

☎ +44 (0)1653 668157

📱 +44 (0) 7956 295489

✉ jerry.swift@bkfa.org.uk

To: All Club Officers

29th October 2017

BKFA Insurance

We are pleased to confirm the full details of the BKFA insurance policy, arranged through Howden UK Group Limited (part of Hyperion Insurance Group Limited), which commences on 1st May each year. Howden UK Group Limited incorporates the business formerly known as Perkins Slade

These policies are only available to current members of clubs who are in turn members of the British Kite Flying Association. The policies are a benefit of membership of the BKFA. BKFA is not licenced by the Financial Conduct Authority and makes insurance recommended by its brokers, Howden UK Group Limited available only to member clubs and their current members.

For member clubs the policy covers the club and its officers and members participating in club events, be they fly-ins, public taster days, festivals or work at schools etc. The cover for clubs is:

- £5m Public/Products Liability & Professional Indemnity
- £10m Employers Liability
- £5m Management Liability
- £2.5m Abuse Cover (subject to adequately completed Protection of Children and Vulnerable Adults form)

All prices for the current year are inclusive of Insurance Premium Tax. The current policy came into effect on 1st May 2017. All clubs will have a common renewal date of the 1st May each year. We have been able to agree pro rata charges for clubs joining the policy mid-way through an insurance year but after that transition the renewal date will always be 1st May.

The policy documents are available on the BKFA website. Also on the website is a definition document that formed the basis of our agreement with Perkins Slade. Insurance certificates will be sent to clubs on receipt of their premium payment.

For CAIF cover (see later in this document) BKFA needs to know whether the club will handle certificates. A full list of members will be required at each renewal in the format supplied by BKFA.

KAPing is covered but damage to the camera and rig is not. Power kite flying as defined is definitely not.

Number of members	Start date 1 st May 2017 (charge from Perkins Slade)	Start date 1 st May 2017 Charge out	Start date 1 st May 2016 (charge from Perkins Slade)	Start date 1st May 2016 Charge out
0-50	£153	£184	£152	£182
51-100	£202	£243	£201	£241
101-200	£213	£256	£212	£254
201-350	£261	£314	£260	£312
351-500	£300	£361	£299	£359
BKFA Association cover	£837	-	£833	-
CAIF cover	£9.34	£11.21	£9.30	£11.20

Premiums unchanged BUT Insurance Premium Tax has increased from 9.5% to 10% from previous year

For individuals who wish to be covered at other than club events we have arranged a separate policy for “club affiliated independent flyers” or CAIF cover. The cost of this cover is £11.21 per member. It will provide £5m Public Liability covering these individuals whilst flying kites in accordance with BKFA and affiliated clubs’ rules and regulations etc outside of club sanctioned events but otherwise as described in the definition document.

This is a separate policy to the club policy and it is not interchangeable with the club policy: to be covered through the BKFA policy at club events, clubs must have notified BKFA that the individual is included in the total number of members and the appropriate premium must have been paid. To be covered whilst flying independently the same individual must have paid the premium for CAIF cover. To benefit from CAIF cover, individuals must be members of a BKFA member club, but that member club does not have to take the BKFA club insurance policy but may have their insurance arrangements elsewhere.

A similar pro rate arrangement for CAIF cover based on the same quarters will apply with the aim of a common renewal date (see the table above). Individual members joining the scheme part way through the year will have their fee applied pro rata but they will transfer to the 1st May renewal date in the next calendar year.

Clubs should note that policies are written on a Claims Made Wording. This means that in the event a policy lapses, then if an incident which could give rise to a claim isn’t reported during the time the insurance is in place the cover wouldn’t respond. This is only an issue if there is a break or change in cover.

If having decided to take the BKFA club policy on, any member club decides they want to move their cover elsewhere, we will put them in touch with Howden before the renewal date so that they can discuss the implications. In any event Howden would want us to advise them if an incident occurred which could ever give rise to a claim and for the club or CAIF member to keep a full record of the incident. It may not necessarily bring a claim, but if it ever does it can always be referred back to.

Howden will require the BKFA to have a schedule of cover and for each of the clubs BKFA will have covering letter for you to present showing cover, renewal dates etc. In regard to Retroactive Cover Howden will need to see whether your present policy is on a Claims Made Wording and if so what the retroactive date is. That date will then be included in your covering letters. If not, then your Retroactive date would begin at the inception of this policy.

In respect of non-flying members, ultimately this has to be for member clubs to decide, but we have been advised by Howden that clubs should consider very carefully if the actions of non-flying member could give rise to a claim for which the club could be held responsible. If that is the case, the non-flying members should be included in the clubs' numbers.

For information, the cover for the British Kite Flying Association as an entity is planned to be £5m General Liability, £5m Management Liability and £10m Employers Liability with the total premium for this being £806.

Summary

For **clubs** wishing to take the BKFA insurance policy, a proposal form must be completed. A full list of members must be submitted along with the appropriate premium. BKFA will issue an invoice marked as paid on receipt. Should clubs require an invoice in advance this can be provided on request.

For **individuals** requiring CAIF cover they can either:

- Ask their club to notify BKFA that they require CAIF cover and pay the appropriate fee to their club who will then include the sum with the clubs overall premium;

Or

- Ask their club to notify BKFA that they require CAIF cover and pay the appropriate fee to their club who will then pass that payment direct to BKFA (cheques made out to BKFA please, or notify us by email and pay to the account detailed below);

Or

- Provided they are a member of a BKFA member club then can notify BKFA direct that they require CAIF cover and provide the appropriate fee along with an email address so that we can send out the certificate.

Note: CAIF cover will only be current, irrespective of renewal date, when the individual is a member of a BKFA member club and flies in accordance with all laws, statutory requirements and the BKFA Code of Conduct.