

Confirmation from Howden that KAP and teddy bear parachuting are covered by the policies. The correspondence trail is reverse date order.

From: David Gilding [<mailto:david.gilding@howdengroup.com>]
Sent: 13 October 2017 16:55
To: Jerry Swift (main account) <jerry56.swift@btopenworld.com>
Subject: RE: BKFA Insurance Cover

Hi Jerry

Thanks for the email.

I have looked through the details we have and it was agreed with the insurer and it will continue to be picked up under the policy.

Kind regards
David Gilding
Sports Commercial Team Leader
T +44 (0)121 698 8157

Howden, the new name for Perkins Slade
Howden UK Group Limited
Tricorn House, 51-53 Hagley Road, Birmingham B16 8TP
T +44 121 698 8000 F +44 121 625
9000 www.howdengroup.com
Part of the Hyperion Insurance Group

From: Jerry Swift (main account) [<mailto:jerry56.swift@btopenworld.com>]
Sent: 13 October 2017 16:11
To: David Gilding
Subject: FW: BKFA Insurance Cover

David

I understand you have been speaking with John Wells and have suggested that the policy does not cover KAP activities. I beg to differ.

You will note the comments from Michael Farrell and I have received no notification that this has been withdrawn.

I have also attached a note to Michael that I believe he shared with underwriters. Please note, we are VERY clear this does NOT cover drones in any shape or form.

Could you please reconfirm the understanding with underwriters.

Kind regards
Jerry Swift
Chairman BKFA

From: Michael Farrell [<mailto:M.Farrell@perkins-slade.com>]

Sent: 11 February 2015 10:58

To: jerry56.swift@btopenworld.com

Subject: FW: BKFA Insurance Cover

Jerry

Further to my email below and our brief conversation earlier, we have agreed the below rates with insurers to commence cover from 1st May 2016.

In regards to quarterly declarations for the first year, our goal is to get all members and club on a common renewal date of 1st May. We will look to pro rata the premium throughout the year based on these declarations –

1st Declaration – 1st May – 31st July – 100% of premium

2nd Declaration: 1st August – 31st October – 75% of premium

3rd Declaration: 1st November – 31st January – 50% of premium

4th Declaration: 1st Feb – 30th April – 25% of premium.

Once the final declaration has been finalised, we will then be in a position to offer the annual quotation for 2016/17 for ALL members and clubs with the same renewal date, I hope this makes sense!

Just a note I didn't mention, naturally all rates apply subject to satisfactory proposal forms from clubs, no claims etc.

Other than that I think we are pretty sorted! I have also spoken with the gentleman who will be your account handler going forward and he is fully up to scratch on what we are doing and the process we have looked at etc, so I think we are done and dusted.

Closer to the time we will finalise firm quotations and documentation. (as these will only be valid for 30 days as per FCA guidelines).

In regards to ANY clubs wishing for cover before 1st May, we have agreed we can offer a quotation which will go to 1st May 2016, so cover in excess of 12 months so they will also be on the BKFA policy.

Also have agreed KAP as an activity is also included, however we are not covering damage to the camera.

Attached is both the Association proposal form, as well as the club proposal form we would wish for each club to complete for our records.

We can also look at property cover for clubs, these would be separate policies for the clubs and wouldn't interfere with the BKFA policy.

If there is anything else, please don't hesitate to get in touch.

Regards

Michael

Michael Farrell BA (Hons); Cert. CII
Sports Small Business - Development Broker

T: 0121 698 8177

F: 0121 625 9000

<image005.png>

Tricorn House | 51 - 53 Hagley Road | Birmingham | B16 8TP

Perkins Slade is authorised and regulated by the Financial Conduct Authority. Perkins Slade is registered at Companies House in England and Wales under Company number 969374. Registered Office: Tricorn House, 51 - 53 Hagley Road, Birmingham, UK, B16 8TP.

[View our terms of business](#). This email is confidential and intended solely for the individual to whom it is addressed. Any disclosure, copying or distribution is prohibited and may be unlawful. If you are not the intended recipient and have received this communication in error, please return it immediately to the sender by replying to it and then delete the message. Calls may be recorded and monitored for compliance and training purposes.

[Before printing this e-mail, please think whether you really need a hard copy and do your bit for the environment.](#)

From: Michael Farrell

Sent: 05 February 2015 17:06

To: Jerry Swift (main account) (jerry56.swift@btopenworld.com)

Subject: BKFA Insurance Cover

Jerry

I have discussed with all underwriters involved with this (some keep changing I think I am running them into the ground!) and wished to detail everything for you.

Currently, we are looking at covering the Association as an entity for £5m General Liability, £5m Management Liability and £10m Employers Liability with the total premium of this being £806.

In regards to the clubs and members affiliated to BKFA and always participating within club run events/activities, these premium would be based on pricing brackets depending on the number of members –

0-50 = £147

51-100 = £195

101-200 = £205

201-350 = £252

351-500 = £289

These would be the annual rates we would look at for the affiliated clubs. I have proposed a pricing strategy for the clubs to the insurers in regards to those whose policy doesn't renew on the 1st of May 2015. I have proposed a quarterly declaration, where every 3 months we would get in touch and ask the BKFA how many new clubs are to come onto this policy, we would pro rata the premium to make sure that clubs renewal date would go to the 1st of May 2016. The pro rata amount naturally would reduce more the further we go into the year. With this goal, we would look to have all clubs renewal their cover on the common renewal date of 1st May 2016 along with the Association.

In regards to those we have noted as “club affiliated independent flyers”, I have suggested a premium with Hiscox for a separate policy to cover them @ £9 per member. It will be for £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. I have proposed a similar pro rata premium in the event of the quarterly declarations where we would pick up these members throughout the year.

In regards to quantifying members, I have looked through the file and as we are covering the clubs in the above price ranges, I think it would be best that the club members who are “independent flyers” for their numbers to be quantified in the above. The reason being is that even though they are “independent”, if they on another day are representing the club and a claim comes against the club whilst that person is performing at a club event then we would want to make sure the club cover would respond.

In terms of who is covered through which club, I would suggest the BKFA if they haven't already have some form of system whereas they have a copy and records of members and which ones are covered under which policy. Although we wouldn't necessarily need specific names for our records and just the numbers, it would perhaps be a good idea going forward.

I hope I have specifically noted everything that we are looking at (if I have forget anything worthwhile just let me know). I will just await your confirmation and also the confirmation of the insurers that they are happy to go ahead on the proposed terms.

I look forward to hearing from you soon.

Regards

Michael

Michael Farrell BA (Hons); Cert. CII
Sports Small Business - Development Broker

T: 0121 698 8177
F: 0121 625 9000

<image005.png>

Tricorn House | 51 - 53 Hagley Road | Birmingham | B16 8TP

Perkins Slade is authorised and regulated by the Financial Conduct Authority. Perkins Slade is registered at Companies House in England and Wales under Company number 969374. Registered Office: Tricorn House, 51 - 53 Hagley Road, Birmingham, UK, B16 8TP.

[View our terms of business](#) This email is confidential and intended solely for the individual to whom it is addressed. Any disclosure, copying or distribution is prohibited and may be unlawful. If you are not the intended recipient and have received this communication in error, please return it immediately to the sender by replying to it and then delete the message. Calls may be recorded and monitored for compliance and training purposes.

Before printing this e-mail, please think whether you really need a hard copy and do your bit for the environment.

Howden UK Group Limited

Howden UK Group Limited is registered in England and Wales under company registration number 725875. Registered office: 16 Eastcheap, London, EC3M 1BD, United Kingdom. Tel: +44 (0)20 7623 3806. Fax: +44 (0)20 7623 3807.

Website: www.howdengroup.com

Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. FRN: 309639.

Howden UK Group Limited is part of Hyperion Insurance Group Limited. Hyperion Insurance Group Limited is

registered in England and Wales under company registration number 02937398. Registered office: 16 Eastcheap, London EC3M 1BD. Tel: +44 (0)20 7398 4888. Fax: +44 (0)20 7623 3807. Website: www.hyperiongrp.com
The information contained in this communication is intended for the named recipients only. It may contain legally privileged and confidential information and if you are not the intended recipient, you must not copy, distribute or take any action in reliance on it. If you have received this communication in error, please notify us immediately by telephone on British Isles +44 (0)20 7623 3806 or return the original to the sender by email.
