



SOUTHERN PHOTOGRAPHIC FEDERATION

Dr. John Robertson
64 Shirley Avenue
Southampton
SO15 5Nj

PAGB PUBLIC LIABILITY INSURANCE 2012/2013

Dear Secretary/Treasurer,

The 2012/2013 term of insurance is due to be paid. Please note that the period of cover runs from February 1st 2012 to January 31st 2013. The cost for this period of cover is:

Indemnity	Premium levels (banded by club membership)				
	0 – 25	26 – 50	51 – 75	76 – 100	Over 100
£1,000,000	Withdrawn				
£2,000,000	£22.49	£41.57	£52.17	£68.60	£81.32
£3,000,000	£23.55	£44.75	£55.88	£73.90	£88.21
£5,000,000	£25.14	£47.93	£59.06	£79.20	£95.10

Cheques for the premiums are to be made to the Southern Photographic Federation, and sent to the above address **by the 14th of January 2012.**

Please see the PAGB Handbook for details of the Clubs and Members “All Risk” insurance cover for equipment that is available direct from the brokers.

Clubs that **are** taking out the Public Liability Insurance should fill out the top part of the attached reply sheet, returning it with their cheque. Clubs that **are not** participating should fill in the bottom part of the reply sheet detailing Public Liability Insurance held separately. Clubs that do not detail insurance cover will be marked accordingly in the SPF Handbook; judges and lecturers have been advised to check that clubs have cover before accepting any bookings.

It should be noted that insurance cover is dependant on being a paid-up member of the SPF.

Please do not assume that the owners of the building that you use have suitable cover; if in doubt – check. Please remember that in the event of an accident that leads to a court award/penalty, without suitable cover the club committee are personally liable to pay out of their own pockets.

Yours sincerely,

John Robertson