

## Insurance Newsletter – August 2017

Welcome to the latest edition of the Members' Newsletter focusing on Insurance for the Districts and Clubs.

Bartlett aim to provide clear and helpful advice to Clubs on all insurance related matters, with prompt responses to queries & requests for cover. **In the first instance please refer to Rotary's Insurance Guide which is available to download from the member's section of the RIBI website, or Rotarian Tim Richardson.**

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### District and Club Events

The list of events and activities receiving automatic liability insurance cover from RIBI has been extended from 1 July 2017. The revised list will be shown in the Insurance Guide. The following link will allow you to review this once it has been updated: [RIBI Resource Library](#)

If you are in any doubt as to whether or not an event or activity is automatically covered, please contact Bartlett who will be happy to clarify the situation and provide any necessary additional insurance as required.

### Risk Assessments

An assessment of risk should be carried out for every activity organised by a Club, using the approved RIBI Health & Safety Risk Assessment Form available to download on the RIBI [website](#) and in accordance with the Health & Safety Policy Statements signed up to by individual clubs and districts and the RIBI Health & Safety Guidance document.

Additional guidance is available on the RIBI website in the Compliance area under the heading of Health & Safety or from your District Health & Safety Officer.

It would be unusual if at least one Club Rotarian was not familiar with the process as part of his or her normal working practice.

The assessment is straight-forward, often common sense, in five stages and best carried out by an individual or a small group.

The five stages of an assessment:

1. Look for anything that might cause harm - the hazards.
2. Decide who might be harmed and how.
3. Evaluate the chance that someone might be harmed – the risk – and decide whether the precautions are adequate.
4. Record the findings.
5. Review the assessment and revise it if necessary.

### Looking for the hazards

This is best done by visiting the location. It should be acknowledged that most activities begin much earlier than the arrival: when travelling from home for example. If those looking are not completely familiar with the proposed activity, the advice of someone with experience should be sought.

### Decide who might be harmed and how

If in doubt, consult those with current, practical experience.

### Evaluate the risk and the precautions

Look at each risk in turn: it may be that the risk can be eliminated altogether. The aim is to make all risks as small as possible. Again, seek help and guidance from those who have experience.

### Record the findings

Not every tiny risk and precaution needs to be written down. Exercise judgement and record the major items.

Review At all stages, but particularly after the event, review the adequacy of the arrangements to reduce the risks to see if improvements can be made in future, similar events.

## Risk Management

Ecclesiastical have a wealth of information and risk management guides on their website these include planning an event , the sale of second hand goods and food safety. In order to access these resources please [Click here](#)

## DBS Checks

Where events or activities involve Children and/or Vulnerable Adults, DBS checks must to be carried out where required.

Clubs must undertake DBS checks on all new and existing Rotarians as appropriate and undertake regular education of its members to minimise any risks to children posed by Rotarians or others who may be supporting Rotary activity involving children. Please report any serious concerns relating to abuse to appropriate agencies including the Disclosure & Barring Service (DBS)\* and the RIBI Compliance Officer .

## Claims

Santa Sleighs and Firework displays are just some of the areas where claims have been generated. In order to mitigate these risks the following actions should be taken;

### Santa Sleighs

Clubs must ensure that the owner/registered keeper of a vehicle towing a trailer or Christmas Float / Sleigh has motor insurance that provides third party liability for the towing risk, in accordance with the Road Traffic Act, and that the driver is legally permitted to tow the trailer or Christmas Float / Sleigh.

The liability policy has been extended to include contingent liability insurance to cover Rotary's Legal Liability against claims for bodily injury sustained by members whilst playing Santa Claus arising from riding on the back of a festive trailer drawn by a mechanically propelled vehicle, subject to only one person seated upon the trailer whilst it is being towed.

Any heating devices used on the trailers must be checked to ensure they are safe.

### Firework Displays

#### Selecting a display operator

When evaluating the competency of a displays operator as the following:

1. can the operator provide evidence of competency
2. Is there evidence of formal training
3. Does the operator have insurance cover

A joint Risk Assessment with the competent display operator would be useful but a risk assessment must be carried out.

When organising the event the HSE suggest contact should be made with the following people;

**Police**—crowd control, public order emergency access etc  
**Fire Brigade**—marshalling crowds, building features which could be affected by fire and access in an emergency

**Local Authority**—they may issue license under entertainments and related legislation

**Local Institutions**—neighbouring landowners, coast guards, harbours and aerodromes (where relevant).

You may find the HSE guide on planning and organising a firework display useful, to read a copy [click here](#).

## When to Notify Bartlett

The Ministry of Justice Civil Litigation Reforms & Claims Portal: England & Wales (not Scotland), affect Employers' Liability and Public Liability claims where the accident or breach of duty occurs on or after the 31 July 2013. It is important that Clubs are aware of the strict time scales imposed for claims handling.

**If you receive a letter/claim notification form (CNF) from a claimant or Solicitor notifying you of an injury claim, you must:**

- **notify Bartlett immediately and;**
- **acknowledge receipt of the letter/CNF electronically to the claimant/solicitor no later than the end of the next working day.**

It is always best practice to notify us of an incident before a formal claim is received, even if it is felt at the time of the incident that the third party will not make a claim.

## Management Liability

There is a policy in place which covers financial loss as a result of crime by employees and/or volunteers.

The policy has a number of conditions attached to it, which must be complied with in order for the insurer to respond in the event of a loss.

These are shown below, but it should be noted these are standard terms applied by our insurance company and the following points should be noted in conjunction with the terms themselves:

- The term Civil Society refers to Clubs, Districts and RIBI
- The definition of 'employee' includes legally employed personnel and volunteers i.e. Rotarians
- The insurer has provided a 6 month grace period in order for procedures to be put in place to allow you to adhere to these conditions.

The **fidelity insurance conditions below are new** and we would ask that you familiarise yourselves with these, noting the points above:

The **Civil Society** shall at all times comply with the following conditions:

1. The statutory accounts are independently audited and any recommendations implemented within an agreed timeframe. **(N.B. if applicable** – this will not be required for the majority of Rotary Clubs. They will instead be having their accounts examined not audited)
2. Stock is independently checked, (at least once every six months) by an employee not responsible for daily stock handling or ordering. **(N.B. if applicable** – this will not be required for the majority of Rotary Clubs as they will not be holding stock).
3. The verification and authentication of all invoices are undertaken by separate employees and full supporting documentation is provided.

4. Cheque requisition/payment instructions and payment authorisation are segregated functions undertaken by separate people.

5. There is independent verification of supporting documentation before cheque or payment instructions are authorised.

6. Two authorised employee signatures are required on all cheque and payment instructions exceeding £500 in value.

7. Cash in hand and petty cash shall be checked independently of the **Employee** responsible at least monthly.

8. Independent monthly reconciliations are performed on all bank accounts and debtors accounts by persons not responsible for the day to day facilitation of such accounts.

9. Authorising and amendment to funds transfer procedures or funds transfer instructions is subject to a full segregation procedure so that no one **Employee** is responsible for the funds transfer transaction from commencement to completion.

## Insurance resources on the RIBI website

The following insurance referral forms are available on the RIBI website, together with information on how to complete the forms (separate instructions are available for Microsoft Windows and Apple Mac):

- Event Insurance Referral Form
- Club Owned Equipment insurance Request Form
- Firework Displays insurance Request Form
- Hired or Borrowed Equipment Insurance Request Form
- Rotary Money Additional Insurance Request Form
- Regalia Insurance Request Form
- RYLA Personal Accident Referral Form