



MEAD News



Issue 16 – October 2009

LIABILITY INSURANCE FOR THE ANGLING COMMUNITY

We here at **MEAD** constantly monitor the needs of angling clubs and commercial fisheries in respect of liability insurance taking into account developments within the angling world.

As a result we now provide **World Wide Personal Liability Cover** for all club members **FREE** when **Public Liability** cover for the organisation and it's officers is arranged with us.

It is estimated that over 80% of accidents on fishing waters are caused by individual negligence and as such may not be covered by standard **Public Liability** insurance

CORMORANTS

We will have all been aware of the controversy/discussions between the angling community and the conservationists in recent times.

Here at **MEAD** we are now able to extend our combined liability cover to include the use of firearms by a DEFRA licensed person for this purpose

WORKING PARTIES

All those who volunteer their time to help Clubs keep their waters and surrounds in good and safe condition deserve to be insured in the event that they have an accident whilst working. **MEAD** provide **Personal Accident** cover for this purpose and we can add **Bailiffs**, to include assault, if required

DIRECTORS & OFFICERS COVER

At **MEAD** we now provide extremely cost effective **Directors and Officers insurance** when Angling Organisations place their **Liability** insurance business with our Company

PROBLEM AREAS

The record within the angling community in respect of incidents, accidents and other events that could lead to claims has been, in general, pretty good.

Recently however there have been several accidents that we would describe as 'Slip & Trip' Therefore we ask everyone to ensure that all paths, pegs, banks, fences, trees and other surrounds are regularly inspected and repaired or refurbished where necessary.

Close attention by all in this respect will help us ensure that **MEAD** premiums and width of cover are kept to their current competitive level.

LIABILITY INSURANCE and VULNERABLE OFFICERS

All Club & Fishery Officers should be aware that some liability insurance is written on what is called a **CLAIMS MADE** basis. We can not express strongly enough that, in our opinion, liability insurance provided on this basis can be fraught with danger. In certain circumstances a claim could be rendered invalid, which could leave Officers/Owners personally financially responsible for any Court Award made. Call **MEAD** now if you would like further information in this respect

PO BOX 1035, SMALLBURGH,
STALHAM, NORWICH, NR12 9ZL

ANGLING HOTLINE

0800 0850 261

or 0044 1692 535442

FROM ABROAD

MEAD SPORT & LEISURE LTD ACT AS AN
APPOINTED REPRESENTATIVE OF
GOLFGUARD LTD – FSA FIRM REFERENCE
NUMBER 310410

BAILIFFS

For those who employ Bailiffs there can be two elements that require consideration.

Personal Accident insurance is available from **MEAD** and this can be extended to include **Assault** (very relevant at the moment)

In addition Clubs and Associations who have Bailiffs or other Persons who help with maintenance and other odd jobs should be aware that **Employers Liability** insurance may be needed.

ELECTRO FISHING

With the growing use of electro fishing to separate diseased fish from healthy ones as well as stock counts **MEAD** now include this operation as a standard insured activity under their **Public Liability** insurance, this being designed specifically for the angling community.

Full MARINE cover for Boats available

WORK EXPERIENCE YOUNGSTERS

We are often approached by Clubs and Fisheries because they have been asked to provide youngsters with work experience during the school holidays.

However Annual **Employers Liability** cover can be expensive so we at **MEAD** have negotiated far more cost effective rates for **short term** cover in this respect.

The use of **Lake Rakes** is widespread and is covered by the **MEAD** liability package. The modern **Lake Rake** can be found at

[www.tenchfishers.com/
aspenlakerake.html](http://www.tenchfishers.com/aspenlakerake.html)