



MEAD News



Issue 51 – December 2017

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 **Personal Liability Cover** for club members and/or Day Ticket Holders when **Public Liability** cover, for the organisation and it's officers, is arranged with us. **It is estimated that over 70% of accidents on fishing waters are caused by individual negligence** and as such will probably not be covered by standard **Public/Civil Liability** insurance

CORMORANTS

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

At **MEAD** we are now able to extend our combined liability cover to include the use of firearms by anyone holding the required License to Cull

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

Pollution Legal Costs PLACE

At **MEAD** we provide **Riparian Owners** up to £10,000 per annum to assist in funding **Legal Costs** required to pursue **Polluters** – currently UK mainland only

PROBLEM AREAS

Recently 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.

PROFESSIONAL LIABILITY INSURANCE for all those who GUIDE or COACH

With greater emphasis being placed by many on Angling Guiding & Coaching, **MEAD** have recognised the need for an extension to its **Angling Liability** insurance to cater for the additional exposure to risk when you are guiding or teaching the art of Fishing in all it's forms – terms on application

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0800 0850 261

or **0044 1692 535442**
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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.

WORK EXPERIENCE YOUNGSTERS

Clubs and Fisheries are often asked to accommodate youngsters by Local Authorities or Schools. Rather than expensive annual **Employers Liability** insurance **MEAD** now offers affordable short term cover

Full MARINE TRADES cover now available

FISH STOCK insurance

PLANNED FOR

2018

Moving with the increased interest in **Float Tube** and **Kayak** fishing **MEAD's** **Liability** insurance package can now incorporate these activities incurring only a small extra charge

PROFESSIONAL LIABILITY cover

Recognising the need for this type of cover, specifically for Coaches and Guides, **MEAD** now includes this class of insurance, as standard, when considering all Clubs and Commercial Fishery enquiries

European Federation of Sea Angling Scotland
Federation of Irish Salmon & Sea Trout Anglers
Irish Federation of Pike Angling Clubs
Pleasure Angling & Kayak Association

Ulster Angling Federation
Scottish Federation of Sea Anglers
Scottish Anglers National Association
Scottish Federation for Coarse Angling

MEAD Sport and Leisure Limited

The Home of Angling Insurance

The UK's leading independent supplier of insurance products for the angling community

Insurance Products for the Angling Community including Clubs, Syndicates, Societies, Associations and Federations as well as all types of Commercial Fisheries and Fish Farms/Hatcheries plus Guides and Coaches

A. **Public Liability** insurance to provide cover in respect of The Organisation and it's Officers in the event that their negligence leads to damage to any third party or their property. A third party can be a Club/Society member or any other member of the general public, in fact anybody! *This Section now includes CYBER cover to £100,000, in the event that The Assured inadvertently transmits protected material, viruses etc. or commits acts of internet negligence.*

Written to Limits of Indemnity of £1,000,000 or £2,000,000 or £5,000,000 (to include all legal costs)

B. **Personal Liability** insurance to provide cover in respect of all individual members, whether they be fee paying or not, in the event that their individual negligence leads to damage to any third party or their property. Third party as described above. *This cover is operative fishing anywhere in the World and whether or not the Club/Society is involved. (Junior Members under 16 are covered under this section but they must be accompanied at all times by a responsible adult of at least 21 years of age)*

Limit of Indemnity of £1,000,000 to include all

legal costs Subject to UK & Irish Jurisdiction only

NB Personal Liability cover is available for all members of Clubs, Syndicates, Societies etc. and is now available for daily cover for all Day Ticket purchasers (Personal Liability insurance for Day Ticket purchasers covers just Third Party Injury)

C. **Employers Liability** insurance to cover any responsibilities of an Employer this being a statutory requirement if the employee works with a contract of employment or works on a regular part time basis. It is not clear whether this necessarily covers unpaid volunteers and Organisations may wish to take expert legal advice in respect of Bailiffs and others.

Written to a Limit of Indemnity of £10,000,000 (to include all legal costs)

All liability insurance above carries a policy excess of £250 on property damage claims only.

D. **Directors and Officers Liability** insurance to cover the core decision makers in The Organisation – to a Limit of £500,000

E. **Professional Liability** insurance to cover all those who teach fishing skills or guide anglers as required, to various Limits

F. **Personal Accident** insurance to cover **Members of Working Parties** and/or **Bailiffs**

Benefits available
£5,000
Death and Disablement and £25 per week
or
£10,000 and
£50 per week

This insurance covers accidents, where no one is to blame and no one faces legal proceedings ie a

pure accident. If taken out in respect of *Bailiffs* the cover can be extended to include **Assault**

G. **Material Damage** insurance to cover Fishery & Club Buildings, Cafes, Retail outlets plus Property, Equipment, Trophies and Business Interruption

H. **Marine Trades insurance** to cover Marinas, Boat Builders & Outfitters, Chandlers, Fleet Hire Operators and much others

H. **ANGLERS FIRST**, two insurance packages for all Coarse and Fly fishers to include Tackle insurance plus Personal Liability, Personal Accident and cover for 90 days whilst fishing anywhere in the world.

I. **Single Event** insurance to cover an angling or directly related activity to include Public and Employers Liability cover.

Please call the **MEAD ANGLING HOTLINE 0800 0850 261** if you have any questions.

or

00 44 1692 535442 from abroad

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