



# MEAD News



Issue 55 – NOV 2019

## 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*

57 OVERBURY ROAD, NORWICH  
NR6 5LB

**ANGLING HOTLINE**  
**0800 0850 261**

**MEAD SPORT & LEISURE LTD** ACT AS AN  
APPOINTED REPRESENTATIVE OF  
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**fisheries4sale.com**

Fenn Wright, the UK's leading specialist in the sale, acquisition and valuation of Fisheries  
**www.fisheries4sale.com**

◀MEAD Appointed Insurance Brokers to▶

Angling Scotland Limited

## 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

Application via our Web Site

[www.sportsinsurancemead.com](http://www.sportsinsurancemead.com)

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

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

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

# **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 its 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 £2,000,000 or £5,000,000 or £10,000,000 (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 Jurisdiction only*

**NB** This **Personal Liability** cover is also provided for all Ticket purchasers, Guests, Match Anglers etc whilst fishing the Insured's waters only (Personal Liability insurance for these anglers 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

**PLUS ANGLERS FIRST**, an insurance package for all Coarse, Game, Fly and Match anglers to include Tackle insurance plus Public Liability, Personal Accident - 90 days cover whilst fishing anywhere in the world. Apply **NOW** at [www.anglersfirstinsurance.co.uk](http://www.anglersfirstinsurance.co.uk)

**AND 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.**

[www.sportsinsurancemead.com](http://www.sportsinsurancemead.com)

email: [ask@sportsinsurancemead.com](mailto:ask@sportsinsurancemead.com)