



## Club Rally Insurance

The Gobur Owners Club carries Public Liability Insurance to protect the Rally Organisers (and their assistants) from third party claims in event of there being damage or injury occurring as a result of the actions, or lack of action on the part of the organisers. This protection covers claims by members and non- members present on a site that we are using for a rally if it can be shown that the damage or injury was caused by the organisers actions, or lack of action.

In 1999 the insurance was first organised by Derek Irving when the then committee decided that it was unfair to expect volunteer rally organisers to be exposed to possible claims against themselves personally, either from club members, or from other persons on site during our rallies.

An individual's caravan insurance would only cover the actions of that individual in a personal capacity. For example if they failed to secure their own caravan and it ran away into another person's caravan, car or an individual resulting in personal injury. However, if the communal gazebo, frame tent or any equipment being used on a group basis where to blow away in a gale, as has happened, then damaged caused by this could be claimed off the individual organiser by a third party, even if it was accidental. It would also be effective if a rally organised activity resulted in accidental injury to an individual taking part.

The insurance was initially covered jointly by two insurance companies who insisted that they inspect the Club Constitution and agreed that it conformed to their requirements. However, in 2010 one of the companies involved withdrew their involvement in this type of insurance and we had to move our policy to one that required us to amend our Constitution to include a reference to our 'Guidelines for Running a Rally' so that all rallies where to be run on a structured basis which obviously helped them in assessing their liability.

This change to the Constitution was accepted at the 2011 AGM.

To the best of my knowledge there have been two claims made on the club insurance involving damage to property.

A record of who attends a rally and over how many days is kept and deposited with the Rally Coordinator, Club Sec or Treasurer so that in the event of a delayed claim witnesses can be contacted. This information is held only for insurance purposes and is subject to data protection rules.

February 2015.