



The International Association of Lions Clubs

District 105D

Incorporating Lions Clubs International District 105D Charitable Trust
Registered Number 1072984



District Governor 2018 - 2019 ♦ Lion Ken Staniforth

✉ dg@lions105d.org.uk 🌐 www.lions105d.org.uk

“Working Together for Those We Serve”

Dear Lion President,

9th July 2018

Re: Insurance Matters

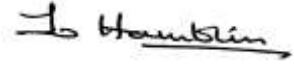
Having agreed to remain as the District Insurance Adviser for one more year I thought I would take the opportunity to issue a reminder on insurance matters.

- Our UK insurances are currently arranged via Miles Smith Insurance Brokers and a summary of the cover placed can be found in the MD Insurance Handbook. The insurance renewal is due on the 1st September 2018.
- The Insurance Handbook can be accessed via our District 105D website and I would encourage you to visit: <https://www.lions105d.org.uk/lionsclubsin105d/insurance.html> Follow the link via Clubs / Insurance where you will find a link to our Insurance Broker's (Miles Smith) website via: <http://lionsclubs.milessmith.co.uk/> The password for access to the Miles Smith website is: LCIMD105. The Miles Smith website holds a copy of the current insurance certificate, insurance handbook, event check list, claim forms and other relevant information.
- Please bear in mind that there are limits on the cover provided and that you may need to arrange additional insurance cover (via Miles Smith) for your specific needs, for example, if the value of your Club owned property or property on loan exceeds the cover limits in place. There are also limits on the money cover and you may need to make special insurance arrangements (via Miles Smith) if you are collecting / transporting / holding large sums of money at an event or at members' private homes after an event. It is important to note that the Lions property insurance policy does not provide automatic cover for Lions personal effects and is designed for Club owned property.
- Please note that you are now required to complete an 'event checklist' for every event other than social events and Club meetings. However you do not need to submit a copy of this checklist to Miles Smith unless the event involves more than 250 participants or 1,000 spectators.
- The contact for day-to-day insurance queries is Christine Cotterell, who has a direct 'phone number: 0207 977 4800. We have a generic email address to use for enquiries. This is: lionsclub@milessmith.co.uk
- In the event of an accident or incident, it is vital that liability is **never** admitted, as this is decided by the insurance companies and the Courts as appropriate. Even an innocent remark of concern could be misconstrued and perhaps prejudice the insurer's position. The Insurance Handbook provides guidance on what to do in the event of a claim (see Section 7). In support of this I would also stress the importance of maintaining good Club records. Third Party claims can sometimes be received months if not years after an event and it is important that you can help insurers defend any claim by providing good supporting documentation.
- If you are unfortunate enough to have to make a claim or notify an incident please contact Robert Land at Miles Smith. Robert's direct telephone number is: 0207 977 4881 and his email address is: rland@milessmith.co.uk. I would appreciate a copy of your notification for my file via insurance@lions105d.org.uk.

Finally, if I can be of any further assistance on issues relating to insurance please do not hesitate to contact me. In the meantime I wish you a successful year.

Kind regards.

Sincerely,

A handwritten signature in black ink that reads "Jo Hamblin". The signature is written in a cursive style with a horizontal line extending from the end of the name.

Jo Hamblin
District 105D Insurance Adviser.

Distribution: Monthly District mailing.