

THE FEDERATION OF CATHEDRAL OLD CHORISTERS' ASSOCIATIONS

INSURANCE

Listed below are the benefits that are available through the insurance policies currently taken out by the Federation:

Regalia Insurance

Insurance cover is available for various regalia held by individual Associations. Appropriate premiums are passed on by the Federation to cover such items and an annual invoice is raised with the individual Association officers concerned.

This is the standard type of insurance to cover physical loss or damage, where items are generally held in the holder's private dwelling, when not in transit to or from a particular event, say an Annual Gathering. There is the typical £100 excess for each claim.

If you are holding items of value that you feel should be insured or maybe alternatively insured through the Federation, especially if any financial advantages can be obtained, then please do contact the Honorary Treasurer. (Details below). Setting up cover for any "new" items would naturally require an initial valuation, and the insurance cover would be based on that valuation.

Public Liability Insurance

This policy is actually arranged in the name of the Federation together with all the affiliated member Associations, and the current amount covered is £5,000,000 for any one occurrence. The cover includes all events held by any of the individual Associations as well as the Federation. It also is extended to cover member to member liability, i.e. when one member of an Association makes a claim against another.

This therefore protects both the Federation and all affiliated Associations against their legal liability to third parties for bodily injury or loss or damage to third party property including hired, leased or rented premises for all activities of the Federation or the individual Associations throughout each year. Often when

bookings are made for events, the hirer has to verify that such insurance is in place. The only excess is in respect to third party property damage which stands at £100.

In this respect the Federation can confirm in writing any information that might be required in such circumstances, and individual Associations might like to note this point.

Trustee Indemnity Insurance

The Federation has always maintained such a policy to protect the trustees (current officers) of the Federation for their various liabilities at law as expressed by various acts governing the rules of conduct of companies and bodies corporate. The indemnity limit is £100,000 for any one occurrence.

If you require any further information please do not hesitate to contact the Honorary Treasurer, Michael Lake, at treasurer@fcoca.org.uk or at 4 Hewitt Street, Hoole, Chester, CH2 3JD.