# SOP 9 - Insurance Directive.

## Introduction

The Executive Committee are the policy holders of the Guilds Public Liability Insurance Policy. As such it is their duty to ensure that Guild activities do not breech the scope of our insurance.

All Guild and Chapter events must be sanctioned. The Executive Committee is of course aware of all scheduled regular Chapter meetings, but any event outside of these must be notified to the Executive Committee and approved before proceeding.

Approval for all events is on the basis that the Chapter Officers agree that they will comply with this directive and any other guidelines provided by the Executive Committee.

This SOP is a statement of the scope of the Guilds activities and the insurance restrictions and requirements that must be adhered to. This SOP will be amended when there is a material change to our insurance policy. Each change will be approved by the Executive Committee and immediately notified to Chapter Officers by the Honorary Secretary.

## **Insurance Directive 2023**

1. The Guild has ONE insurance policy with Allianz through our brokers BHP Insurances.
2. The Guilds Public Liability Policy covers the Guild and Chapters for demonstrations, exhibitions and sales at exhibitions.
3. For 2023 the policy has been extended to cover limited teaching within Chapters to members, subject to certain restrictive conditions. These restrictions have been notified to Chapters with detailed rules on holding such teaching events.
4. The Guilds insurance policy does not cover teaching or “hands on” sessions, save for the teaching events mentioned at 3 above.
5. **Organisers must ensure that a safety screen separates the lathe from the audience. Failure to do so may invalidate the event’s insurance cover.**
6. The Guild and all its members are indemnified in respect of any legal liability for accidental bodily injury or damage to property arising out of any activity organised or approved by the Executive Committee of the Guild.
7. All Guild events must be organised by the Guild Committee, Sub-Committee (Chapter) in order for the Guilds Public Liability cover to operate.
8. The insurance covers IWG members demonstrating at Guild events. Non members that are demonstrating must produce their own insurance, and chapter officers and event organisers must ensure such insurance is adequate.
9. Members and non-members demonstrating are NOT covered for accidental injury to themselves.
10. Cover is also extended to member to member cover, which means that if one member through negligence causes injury or damage to another member their legal liability is covered under the policy. However, if a member causes injury to themselves they do not have a claim under the policy.
11. The Guilds policy extends to Product Liability to cover sales of woodturned items at Guild organised exhibitions and demonstrations.
12. The Executive Committee requires written notification of events (other than normal scheduled chapter meetings) at least 6 weeks before the event. This notification must include a declaration that all provisions of this Insurance SOP and any other instructions from the Executive Committee related to insurance issues will be adhered to.
13. The premium for the Guild Policy has been calculated to reflect the number of members that will be covered by the policy. Non – Members are not covered by the policy except in the following circumstances,
	1. A non – member is availing of a free visit(s), max. of 3, to see if they wish to join. Such non-members must be signed in as Guests on the forms provided, and the form retained by the Chapter.
	2. A member of the public can attend Guild exhibitions provided that no lathe or other tools are in use.
14. A member is insured under the Guilds policy once their Membership subscription is paid to the Chapter Treasurer or Guild Membership Secretary.
15. All enquiries relating to insurance must go to the Guilds Honorary Secretary.