

CHANGES TO YOUR BMFA INSURANCE

One of the most important aspects of the BMFA membership package is the insurance benefits that are provided both to individual members and affiliated clubs. The insurance package provides a number of benefits but the important principal is that members are protected in circumstances where a statement of claim is made against them (in other words a member is sued in relation to model flying or related activity).

For a number of years the BMFA policies have been placed with Royal and Sun Alliance and Ace Europe through our broker Perkins Slade.

For 2012 following extensive research and negotiations, Doodson Broking have been appointed as the BMFA insurance brokers and new policies underwritten by Mitsui, Chubb and Q.B.E Insurance are being implemented.

There are a number of benefits available under the new scheme that see an improvement in the overall package provided to BMFA members, whilst Doodsons Broking Group are a relatively new "player" in the specific field of sports insurance they are an established provider of imaginative insurance solutions in the fields of motor sport and event cover and already provide cover for a number of National Governing Bodies.

The last 18 months have seen a large amount of work dedicated to arriving at a position where we felt confident in placing the BMFA business with the new provider, there are a number of benefits contained within the new scheme and the highlights are bullet pointed below.

- Increased level of indemnity from £10 million to £25 million (legal liability policy).
- Increased level of cover from £25,000 to £35,000 (personal accident policy).
- Increased death benefit from £5,000 to £35,000 (personal accident policy).
- Removal of age limits and reduced benefits (personal accident policy).
- Increased flexibility with claims handling.
- Reduced timeframe from incident to settlement.
- Transparent claims handling procedure.
- Clearer claim process for third party.
- Preferred vehicle repairer option.
- Sponsorship for BMFA related activities.
- Performance related benefits available to the BMFA including profit share related to low claims experience.

Club secretaries and event organisers will be able to request the 2012 insurance synopsis document for use when booking venues or completing lease agreements.

Please note: if you have Scottish Aeromodellers Association members within your club then please contact the BMFA office before completing the affiliation details.

On a day to day basis the changes will have little effect from a member's perspective other than the confidence of increased levels of cover and the knowledge of improved procedures in the event of a claim.

Manny Williamson
Development Officer