

UNIVERSITY OF BRISTOL SPELAEOLOGICAL SOCIETY

TREASURER'S LETTER TO MEMBERS

Dear Member,

28.9.76

Public Liability (3rd Party) Insurance

As a result of the Lamb Leer accident of 1974, which was followed by a member-to-member claim in another club, the insurance company got cold feet and cancelled all the Public Liability Policies, which were held by caving clubs on Mendip. The agent for these is Messrs. Stewart-Wrightson, who have been acting for us now for many years, and about twelve clubs were involved. Our policy fell in during July 1976 and we have been having temporary cover since then.

In negotiating new terms no one insurance company would handle the matter, but Stewart-Wrightson managed to persuade a consortium of three companies to offer terms. Unfortunately these terms are very much more expensive than those we previously enjoyed, but on enquiry I find that the charges demanded are not considered excessive by present day standards. But for full cover they were asking an annual premium of £4 per member, which for any caving club or archaeological society is out of the question.

So we did some careful thinking and concluded that the only Public Liability Insurance which we absolutely must have was the one which indemnified non-cavers and landowners of caving or archaeological sites. The member-to-member or guest-to-member claims would probably be covered by the policy which householders get, when they take out a house and contents policy. Non-householders (eg. students) would not be rich enough to be worth suing and, being legal adults, no claim would lie against their parents. It was found that the annual premium on a policy which indemnified us against claims from non-cavers and landowners would be £0.55 per member, plus 10% to cover guests, for a full cover of £250,000, which is what we had before. This is a reasonable sum but it will necessitate an increase in our annual subscriptions. I enquired about the cover which would be provided to householders under their personal public liability policies and the answer I got from my own insurance company (Sun Alliance) was that it would be effective, but that they didn't know about the policies offered by other insurance companies. It will therefore be up to individual members of the U.B.S.S. to make enquiries about this from their own insurance companies.

In order to lessen the possibility of member-to-member claims within the Society we have decided to ask all members to sign a "blood-chit", a copy of which is enclosed. The insurance company takes the view that this is a fairly strong form of protection, but of course it does not cover guests. That would be very difficult, unless we were to ask all guests to sign a blood chit whenever they went caving with our members.

In summary then we are taking out third party insurance with a total cover of £250,000 to indemnify all members and guests of the Society against.

claims from non-cavers and landowners for an annual premium of £0.655 per member. At the moment our total membership is 204, including 124 Subscribing and 80 Student Members. This should give a total premium for 1976 of £133.62. That part of the premium which is paid on account of Subscribing Members will have to come out of their increased subscriptions; that part which is paid for Student Members will be paid for by the University Union as part of their Grant. Student Members pay no subscription other than the compulsory Union Levy. All members are required to sign the blood chit, so please do that and send it back to me. All householders are advised to find out what cover is provided for them by their personal liability insurance and to take further cover, if necessary. The insurance we are taking out is for claims started in the United Kingdom. It will cover us for the Republic of Ireland, if the claims are made in U.K. courts, but not if they are started in Irish courts.

### Increase of Subscription

Members will be amazed to hear that the present rates of subscription (£1.50 for ex-student and £2 for elected members) has remained unaltered for twelve years. We are proposing to raise both of these to £3 p.a., thus abolishing the differential. It will also be necessary to ask staff members to pay this subscription. Up till now they have never been obliged to pay anything, buying their Proceedings at the full rate (now £2 a year). These new rates will have to be fixed by constitutional amendments to be passed at an Extraordinary General Meeting specially summoned for that purpose. They can then become effective from March 1st 1977. Please, when you return your blood chit duly signed, let me know what you think of these proposals.

### Covenants

It is not proposed to ask members who have running covenants to change them to cover the raised subscriptions. They will be asked to renew the covenants for the new subscription as and when the present covenants expire.

### Ireland 1976

A member of the caving party to Lisdoonvarna this July turned out to be skillful in drawing strip cartoons. The enclosed sheets will tell you how we got on.

Yours,

Oliver C. Lloyd,

Withey House, Withey Close West, Bristol, BS9 3SX