

## **NOTICE re: HALL HIRE AGREEMENTS**

The GCCF insurance policies which apply to all shows licensed by the GCCF cover us for legal liabilities as defined in law. Clubs should not enter into a contractual agreement for a show venue if the contract itself makes the club responsible for a liability that is not defined in law. If a club signs such a contract, any claims which occur that exceed the legal liability would **not** be met by the insurance company and may result in the club having to pay. It is strongly recommended that clubs obtain copies of possible show venues' hire agreements and seek legal advice locally on their contents **before** signing, to see if any clauses are included which require a direct indemnity to the hall authority as in the following example:

'To be responsible for and to indemnify the (hall authority) against all claims, actions, demands, costs and proceedings arising out of or incidental to the hiring of the centre and equipment.....'

Our insurers are not prepared to grant a direct indemnity to hall authorities and our policies will only provide indemnity for accidental injury, damage or loss where the insured is found legally liable.

Some hall authorities may agree to the signing of their contract with the exclusion of any clause which exceeds the club's legal liability but this must be in writing before the contract is signed. It is fully appreciated that the show venues are hard to find and, if the authority will not agree to any exclusion, the club may have no other choice than to sign the agreement as it stands but would then have a contractual liability potentially not covered by the GCCF policies.

## **GCCF INSURANCE COVER FOR CAT SHOWS**

**The GCCF Show Licence fee includes in it an element on insurance cover for cat shows and the following policies and the amounts of cover apply to all shows licensed by the GCCF:**

### **CANCELLATION or ABANDONMENT COVER**

It was agreed by Council on 27 October 2004 to discontinue the GCCF Show Abandonment Insurance Policy as many of the reasons causing abandonment were now excluded from the policy and yet the premium was extremely high. Therefore, it is suggested that each show should procure its own insurance cover if felt necessary.

### **PUBLIC/PRODUCTS £5,000,000 limit any one incident.**

(A letter confirming the current GCCF Policy details for show venue authorities is available from the GCCF Office on request).

### **Nature of Risk**

Third Party indemnity protecting the Insured's legal liability in respect of accidental bodily injury to workers or accidental damage to property (including hired buildings but only insofar as the policy terms and conditions apply) arising from the negligent act or omission. (N.B. A condition precedent to liability is that all ground surfaces of the venue are checked for tripping/slipping risks prior to the Open Date of the Event). Cover for claims arising from lost cats in the custody or control of the Insured for judging. Cover also in respect of claims arising from food poisoning. Member to member liability.

### **Principal Exclusions**

1. Bodily injury, death, disease or illness of employees of Insured.
2. Legal liability arising out of advice provided for a fee.
3. Nuclear and War risks.
4. Cloakroom locking warranty (i.e. unattended cloakrooms must be locked and the key held by an individual authorised by the insured).

## **GROUP PERSONAL ACCIDENT**

### **Current Benefits**

Death, loss of one or two limbs or eyes, permanent loss of speech or hearing:

(Age limit 16 to 75 years)	£29,000 lump sum
(Age limit 76 to 80 years)	£10,000 lump sum
(Age limit 81 to 85 years)	£5,000 lump sum
(Over 85 years, death or disablement only)	£5,000 lump sum

Permanent total disablement: (Age limit 16 to 75 years)	£29,000 lump sum
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Temporary total disablement (Age limit 16 to 75 years)	£290 pw for up to 104 weeks (not necessarily consecutive)
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### **Nature of Risk**

Protection for judges, stewards and show officials who suffer from accidental bodily injury whilst taking part in training or social activity organised by the GCCF or attending cat shows licensed by the GCCF, including travel to and from shows other than by air (except in a multi engine aircraft) or motorcycle.

### **Principle Exclusions**

1. Bodily injury while the Insured engages in excluded activities.
2. Suicide.
3. Bodily injury caused by war risks.
4. Travel to and from shows by air (except in a multi engine aircraft) or motorcycle.

**Show managers should send copies of their Hall Hire Agreements to the office for referral to the GCCF Insurance Broker who will check to see that the above policies cover all that their Hiring Agreement requires.**