

Insurance Indemnity

As we are affiliated to the 'Photographic Alliance of Great Britain' (PAGB) the Devizes Photography Club benefits from having a dedicated insurance cover. For 2023-24, we are insured with Hive Insurance Services as recommended by the PAGB.

Broadly speaking the cover includes.

1. Building cover where clubs own their own buildings
2. All Risks Cover for equipment owned by the club or loaned to the club if used in the UK or Europe.
3. Trustee Indemnity i.e Legal Defense costs for those running the club.

There is a responsibility on the club to exercise due diligence especially but not exclusively to make sure equipment is kept secure when not in use.

Members should note this policy does not include any cover for any personal equipment belonging to members except where such equipment is loaned to the club to fulfill its programme.

Please note that in respect of All Risk Indemnity only full members are covered.

If members require further information about this policy, please ask a member of the Committee.

Finally, members are strongly advised to obtain their own dedicated insurance cover for their own equipment and to check any such cover meets their requirements.

Dave Gray - Club Secretary
January 2023