

Club & Dinghy



Awards Success for Sailing Experts

IRCM continues to set new benchmarks in marine insurance sector

Specialist sailing club insurance brokers, IRCM, were awarded the prestigious Commercial Intermediary of the Year Award for 2010 at the recent Insurance Age UK Broking Awards ceremony in London.

The award is a culmination of a year of intensive innovation by IRCM which has seen it develop and deliver a suite of dedicated sailing club insurance products that can be tailored to specifically meet the requirements of individual clubs.

In offering a comprehensive range of specialist covers, IRCM has effectively closed the gaps in protection



Mark Elcocks of IRCM receiving the Commercial Lines Intermediary of the Year Award (2010) from Alun Cochrane

that typically affects many clubs.

Mark Elcocks, IRCM's Specialist Risks Manager who received the award from guest presenter Alun Cochrane said "The Award represents an independent endorsement of all that IRCM has deliv-

ered to its customers. It puts us at the pinnacle of the insurance broking profession"

For more information about how IRCM could assist your Sailing Club, contact Mark Elcocks or Steve Rollins on 01902 796 793

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IRCM's Award-Winning Range of Insurance Services for Sailing Clubs

- Sailing Craft & Other Vessels (including Members' Own)
- Clubhouse & Contents Cover
- New Civil Liability Insurance Policy dedicated to Sailing Clubs
- In-house Claims Service
- 24-Hour Claims Support at Director Level
- Regatta Cancellation & Special Event Insurance
- Competitive Premiums (average annual savings of 31%)
- Minimum A Rated Insurer Security

"The Judges were particularly impressed by IRCM's understanding of their customers' needs"



Cutting Costs - Improving Cover

Sailing clubs are benefitting from insurance specialist's one-stop-shop

Specialist insurance broker, IRCM, has set a new benchmark in the provision of insurance and risk management services to sailing clubs. Most people will tell you that quality of service and cover does not come at a low price. IRCM has succeeded in breaking this paradigm with a suite of insurances that delivers gap-free protection to clubs in return for the best possible premiums.



Many marine-related clubs are already benefitting from the services of IRCM and those currently insured through other providers are invited to contact the award-winning broker to compare their current insurance arrangements to the benefits of a program arranged by IRCM.

Specialist Risks Manager, Mark Elcocks said "It is vital that clubs do not jeopardise their existence

or the security of their officers and members by not arranging a comprehensive program of insurance that is tailored to their specific needs.

"Some clubs will deliberately underinsure their assets or avoid purchasing important individual covers in order to reduce costs. Unfortunately they are exposing themselves and the assets of their officers and members to potential catastrophic

loss.

"IRCM's approach is to conduct a full assessment of the needs of each individual club. We then work on delivering a program that eradicates the gaps that often occur in a club's insurance but ensure we also deliver the savings that organisations are looking to secure.

For a no-obligation informal discussion about your Club's insurance program, please telephone either

How is it possible to improve quality of cover and service whilst reducing costs?

- * IRCM is the specialist marine and leisure brokerage of the award-winning KGJ Group of Companies.

- * Although a family-owned business, the Group has a market presence large enough to negotiate its own unique insurance facilities

- * The company then utilises its expertise in specialist areas such as marine businesses, sport & leisure and charities to arrange cover and benefits unique to IRCM.

- * Clients therefore benefit from innovative product design that addresses issues such as gaps in protection and provides additional tangible benefits to clubs, their officers and members.

- * Competitive premium parameters are agreed with insurers with IRCM authorised to assess and underwrite a club's insurance program ensuring that a fair, rather than inflated, premium is quoted.

- * IRCM clients also benefit from enhanced claims support that includes an in-house expert claims service and 24-Hour emergency claims support at director level.

- * As insurers of over 250 boat manufacturers and repairers, IRCM are also able to arrange immediate repair and/or replacement of damaged craft ensuring clubs suffer minimal inconvenience in the event of a loss.

IRCM:

One Broker for all your Club's Insurances

*Club Racing Craft
Safety Vessels, Launches
Members' Craft
Buildings & Contents
Civil Liability
Regattas
Event Cancellation*

New Unique Club Liability Scheme

Clubs can now benefit from added protection for lower premiums

A new specialist liability insurance scheme for sailing clubs that closes the gaps in protection that clubs are typically exposed to has been launched by IRCM. Underwritten by A Rated insurers, Hiscox, IRCM's scheme also delivers significant premium savings to clubs.

IRCM Director Pat Ward said "IRCM are delighted to be able to offer a viable alternative to the traditional solutions available to clubs"

Amongst the benefits of the new IRCM policy is the additional abuse cover that protects not only the club affected but the individual against whom allegations are made.

The policy formed part of IRCM's portfolio of specialist products that saw them nominated as "Schemes Intermediary of the Year" last month. The policy was designed to enable clubs to obtain



cover that enables them to acquire the levels of protection modern organizations need at affordable premiums.

Pat Ward highlighted the prevalent situation where clubs are failing to obtain statutory insurance in respect of their volunteer workers:

"Many clubs are not aware that they are required by law to obtain Employers Liability Insurance to cover their volunteer workers.

"Clubs that have sought to obtain cover have been unpleasantly surprised at the cost.

The new IRCM policy enables clubs to meet their statutory obligations in respect of all their volunteer workers at a fraction of the cost clubs have traditionally had to pay.

Contact Mark Elcocks or Steve Rollins at IRCM on 01902 796 793 for additional information or quote

IRCM has offices in the West Midlands & Thames Valley and staff resources of over 70 insurance technicians to support your Club and its Membership

IRCM's has a number of schemes for sailing boats with enhanced benefits and discounts for RYA members. Telephone Sarah Fitzgerald for a quotation on 01902 796 793

Sailing Expedition Insurance

IRCM has the facilities to arrange a suite of bespoke insurances for clubs and individuals embarking on expeditions or adventure training exercises.

We have recently sourced insurance programs for expeditions to the Arctic and Antarctic areas in addition to warmer destinations.

If you or your club is planning an overseas sailing experience, contact Becki James at IRCM on 01902 796 793 for details of the range of protection and benefits we are able to provide.

Wooden & Classic Boats

We love wooden and classic boats at IRCM, insuring over 600 vessels of this type. We have a specialist insurance policy for wooden boats of any size and age and our specialisation in this area means we are able to offer great cover at extremely keen premiums.

We can offer cover for restoration and building projects as well as liability only cover or full protection for hull, spars, sails etc.

Telephone Mark Elcocks on 01902 796 793 to discuss your classic craft insurance requirements.

Insurance & Risk Management for Sailing Clubs

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IRCM is the Marine & Specialist Risks brokerage of the KGJ Group of Companies.

Our claim to be “More than just a broker” is based on our commitment not just to provide the very best possible advice and cover options at the best possible premiums but to back this up with the best possible after sales service.

This includes allocating you a named consultant to look after your administration in addition to providing you with in-house claims support from our award-winning claims handling team.

Some 300 marine businesses and almost 1000 private boat owners currently benefit from the support of our insurance services. Our clients range from major luxury boatbuilders such as Sealine Boats to holiday hire fleets and many rowing and sailing clubs.

We consistently deliver substantial premium reduction to our clients, averaging annual savings of 31% over the last 18 months across the whole marine leisure sector.

IRCM is authorised & regulated by the Financial Services Authority

Important Health & Safety Alerts

Health & Safety Update

The Fire Safety Engineering Magazine recently published details of a record fine of £400,000 with costs of £136,000 which was awarded against a business in November 2009 for 2 breaches of fire safety legislation following a fire at its premises. One of the charges resulted from an inadequate fire risk assessment which was found to have a number of flaws, including no record of the appropriate action to be taken during a fire alarm. Another breach was insufficient staff training which led to the delayed evacuation of the premises during a fire and

resulted in 150 people being evacuated through the main entrance of the premises directly underneath a fire on the floor above. The Chairman of the London Fire & Emergency Planning Service said “Good business management includes taking responsibility for fire safety, knowing the law and acting on it”

Is your fire risk assessment up to date? All IRCM clients can download a FRA proforma from the download area of our Health & Safety website at www.kgjhealthandsafety.co.uk

Corporate Manslaughter

The Sentencing & Advisory Panel (SAP) has recently indicated that for Health & Safety breaches causing death, the resulting fine will seldom be less than £100,000 and will likely be measured in £100,000s or more.

Newly published guidelines reveal Corporate Manslaughter fines will be no less than £500,000 and may run into millions.

Protection against such astronomic penalties is available via IRCM's new Civil Liability Insurance policy (see Page 3 for further details).

Clubs Losing Out in Cancellation Wave

Clubs advised to take advantage of early lower premiums to protect their funds

2009 and 2010 have continued to see a trend of clubs losing their regattas and special events to a mixture of causes that range from the typical (adverse weather) to the bizarre (council withdrawing permission at the last possible minute).

Those clubs who have experienced losing their event and who did not invest in cover against Cancellation and Abandonment will be aware of the level of financial loss that can be suffered.

As with many forms of insurance, organizations often decide not to purchase contingency cover on grounds of cost.

Although not all events are insurable, the truth of the matter is that insur-

ance against cancellation or abandonment of regattas or special events can be purchased at relatively inexpensive rates - particularly if purchased well in advance of the event itself. In simple terms, the longer the gap between purchasing cover and the date of the event, the lower the premium.

The insurance will cover your club's expenses or revenue it may stand to lose if your event is cancelled for unforeseeable reasons beyond its control.

This might include a very bad storm the night before an outdoor event causing the whole area to flood. Your insurance would reimburse lost costs and expenses if the event had to be cancelled, or cover the

additional costs of re-scheduling the event. You could even claim for funds to provide equipment such as walkways and matting to make the area safe - so the event could go ahead despite the weather.

The policy operates in the event that conditions on the day being declared unsafe for racing regardless of the fact that this may be due to earlier weather - unlike traditional Pluvius policies that depend on a minimum level of rainfall on the day of the event.

For a no-obligation quote, please contact Steve Rollins at IRCM on 01902 796 793 as soon as possible to obtain the best possible premium for your special events.