

IMPORTANT UPDATE ON INSURANCE

SVTEC Insurance

Members should note that the Club has Public Liability and Employers' Liability Insurance, but this insurance cover is restricted to S.V.T.E.C. events.

Public liability insurance does not cover members when they are attending events that are not organised by the SVTEC.

All vehicles that can move under their own power must have third party insurance as per the Road Traffic Act.

All stationary engines must have public liability insurance this is covered by your club membership **only** at S.V.T.E.C club events.

It should also be noted that while the Public Liability Insurance covers stationary machinery, etc, it does not cover moving tractors/vehicles, including self propelled horticultural machinery. The owners require their own insurance for these machines. This includes tractors that are taken to Rallies, ploughing matches and other events on lorries or trailers. When unloaded and moving, they must be insured by the owners.

Our Chairman, Bryan Williamson and myself have looked into the Club's insurance in some detail and all insurers now seem to have these restrictions. This is not something unique to our Club insurance.

As Aviva required the Club to take out separate insurance cover at additional cost for all sponsored events, including the Annual Road Run, we have changed our insurers to the National Farmers' Union, Commercial Select Insurance Policy No. 080X2762868/N04.

Ian Cowie, Secretary/Treasurer