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15th December 2020

IMPORTANT COMMUNICATION – PLEASE READ

We are writing in respect of the upcoming ESMBA Civil Liability Insurance Scheme, that renews on 1st March 2021.

This is a niche insurance product that is a benefit available to all registered members of the ESMBA, which is administrated by Sutton Winson Ltd.

The ESMBA insurance scheme is subject to all members from each Club, being registered to the ESMBA, with a minimum of **SIX** individuals for each entity. League or County Association must have the required number of registered clubs to operate.

If the Club only register the minimum number of members rather than each and every individual, you are in breach of the ESMBA Constitution, Clause 3h, that states *‘No County Association may organise or be involved with any league or competition in which non E.S.M.B.A. recognised clubs or players are involved.’*

To ensure that you receive your renewal invitation, ESMBA must receive your registrations by no later than **31st January 2021**. If affiliation is not received by this date, you will not receive an invite to renew your insurance cover for 2021/22.

If you wish to renew or have questions regarding affiliation, please contact the Registration Secretary James Smith at jamesmith@esmba.co.uk

We understand that these are difficult times with the restrictions endured due to Covid-19. However, if you are considering not renewing your affiliation, there are some key areas that you need to consider:

- The insurance policy is on a twelve month basis. If you join the scheme mid-term, the annual premiums will still be payable, although you will not benefit from having the full year’s cover
- The policy is on a claims made basis and carries a retroactive date, as explained below
- Equipment and Money continues to be at risk for loss or damage by an insured event such as fire, storm, theft etc.

Claims made/retroactive date

Civil Liability is placed on a Claims-Made Basis and carries a retroactive date, which is the date you first joined the scheme.

If a claim arises, after the retroactive date and the policy has continually been in force, the policy will respond regardless of when the claim is notified.

Once a policy is cancelled or not renewed, the retroactive date ceases and would be re-set to the date you re-join the scheme.

Please see some examples below as to how this can affect you:

Claims Made Example:

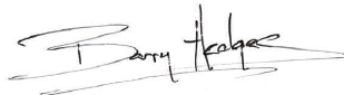
- A policy has continually been on cover since the 1st March 2013 (*retroactive date*) and an incident occurred on the 2nd May 2018. The incident was then later reported on the 20th December 2020 - **The policy will respond**
- A policy has continually been insured since the 1st March 2013. Policy is cancelled/not renewed on 1st March 2021. An incident occurred on the 2nd May 2018 and not reported until the 1st April 2021 - **Policy will NOT respond as there was no policy in force at the time of notification**
- Club has continually been insured since the 1st March 2013 until the 1st March 2021 when the policy lapsed due to failure to affiliate. The Club then re-affiliated and took out the Civil Liability Insurance on the 1st April 2021. An incident occurred on the 2nd May 2018 and was reported on the 1st April 2021. – **The policy will NOT respond. The retroactive date is now set for the 1st April 2021 therefore only claims made and occurring after this date will be covered.**

We do not wish for the Club to be left uninsured or to have their retroactive date re-set. Therefore, we would ask that you ensure that you renew your affiliation for all members by the **31st January 2021**.

Yours sincerely,



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