

# The Marine Society & Sea Cadets

## Important changes to Insurance arrangements

1. This is the **second** of a number of updates on the changes to insurance arrangements for 2010/11. The previous up-date is on the T&A website and in the UMT Matters newsletter (see: <http://www.scheadquarters.com/Unit-Management/Insurance>). This note has been sent to all **Chairpersons** with e-mail addresses and to the **Commanding Officers and Officers in Charge** of Units, as well as being posted on the T&A website.
2. You should receive notification from Heath Lambert of the **insurance premiums** for your units for 2010/11 **week commencing 26 April**. The very good news is that all units will see a reduction in their premiums unless there has been a significant increase in insurable assets. This will amount to over 25% in most cases. If you **have not received notification by the 4 May** contact Heath Lambert. The contact for Insurance premium payments is: Carol Whiteford Tel: 01403 327714 or [cwhiteford@heathlambert.com](mailto:cwhiteford@heathlambert.com).
3. One of the changes for 2010/11 is to **consolidate the premium collection of compulsory Unit policies** (Combined Liability, Personal Accident & Travel, Excess Public Liability and Charity Trustees Liability) with a unit premium of £62,000 and off set this with the Capitation Grant to Units of £48,000. For all units this will provide a **net saving** and have the added benefit of reducing the administration process of the grant. Other changes have reduced HQ administrative costs and fees and will make the most of using Westminster to record details of all insurable assets, including boats.
4. Most of the premiums to Units, Offshore, Training Centres, Boat Stations and HQ will be held at the same or lower levels as last year. The Material Damage and Marine insurance, which is the bulk of the insurance that Units pay, has **increased** by £20,000. This is a simple reflection of our poor claims history. However the increase has been off set by a one off NFU Mutual Bonus on contract renewal.
5. The benefits of the revised arrangements include: reduce unnecessary bureaucracy for units; provide direct access to insurance advice for units; use Westminster to provide comprehensive insurance data; continue to minimise costs to Units and the MSSC.
6. Note: the Public and Employers' **liability certificates** are now posted on the T&A website: <http://www.scheadquarters.com/Unit-Management/Insurance> .
7. All **insurance enquiries** should be directed to the relevant person at Heath Lambert: [http://www.scheadquarters.com/Regulations\\$1Publications/ASCR](http://www.scheadquarters.com/Regulations$1Publications/ASCR) **ASCR 10 has been rewritten** and contains all the contact details.
8. During April and May details from your insurance returns will be entered onto Westminster, and from June your unit should be able to make changes through

Westminster as you acquire new boats, equipment or changes are made to buildings and its contents. **Guidance** on this will follow in May.

9. The MSSC no longer has an Insurance Officer role and all enquiries and claims go direct to Heath Lambert. Any enquiries about the content of ASCR 10 or the overall insurance arrangements can be sent to [jparker-jones@ms-sc.org](mailto:jparker-jones@ms-sc.org) or contact 0207 654 7027.



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