

## ADVICE TO BAGMEN REGARDING INSURANCE

7/07

### JOINT MORRIS ORGANISATION

The JMO is made up of the Morris Ring, the Morris Federation and the Open Morris. JMO Insurance cover is available to Morris Sides and associated groups to provide Public Liability cover whilst dancing or at practice. This is included in the membership of one of the three member organisations. Additional optional covers are available such as Personal Accident and cover for such events as organising Ceilidhs. Separate cover is also available for Liability Insurance for Folk and Ceilidh Bands.

At the request of the Joint Morris Organisation (Morris Federation, Open Morris & The Morris Ring) I have put together some notes to advise bagmen (and thus, hopefully, the individual members of any Sides in the three organisations) on the subject of insurance.

### Liability

Liability insurance is there to cover the individual dancer or musician, or a Side collectively, for claims made against them by a third party for loss of or damage to their property or for injury caused arising out of the performance of the Morris or whilst setting up a set or coming off set. Cover is also provided at practice.

The Morris Organisation has a policy which covers any member or member Side of the three organisations for such claims.

**If a situation has occurred that you feel may give rise to a claim under this policy you should take statements from all members of your Side and any other witnesses and send these to us as soon as possible after the incident.**

Do not wait for a third party to contact you as this could prejudice your Insurers position in the effective handling of your claim.

### The cover provided

This policy covers performance of the Morris (including Mumming, Sword, Rapper and Appalachian) anywhere in the world with the exception of North America (see below) up to a sum of £10,000,000 limit of indemnity arising out of any one event.

When a Side renews their annual subscription to the professional body concerned (i.e. the Morris Federation, the Open Morris or the Morris Ring) they will be issued with a document to confirm that the Side and it's members are covered by the policy as part of their membership.

There is a £100 excess in respect of claims under the Liability cover. This excess will need to be covered by the Side or Individual responsible for the loss. A Third Party will need to provide evidence to Insurers that the loss they are claiming for was the result of the negligence of or responsibility of a member of the Side they are claiming against.

### Member to Member Liability

The Joint Morris Organisation policy provides the provision for a member of a Side to claim against another member (either of his/her Side or another member Side) as though the injured party was a Third Party for personal injury.

### Personal Accident

There is the facility to add individual members of a Side to the Personal Accident section of the policy at a premium, inclusive of insurance premium tax of £1.50. This addition has to be undertaken on a Side basis at the start of each year and provides a lump sum of £5,000 in the event of an accident whilst dancing out or at practice or in transit to/from a booking within the UK (for overseas cover see "overseas trips" below.) causing death, permanent disablement, loss of eyes and or limbs etc. There is also a small weekly payment for "temporary total disability". Full details of this cover are available separately and can be found on the web sites of the three Organisations.

Please note that cover has to be taken for this policy prior to the 20<sup>th</sup> of January each year with an option (at £1.25) to add individuals to the policy prior to the 20<sup>th</sup> of April.

### Ales and Days of Dance

These are covered by the policy as they are a normal activity of a Morris Side. Such events are only attended by Side members and their personal guests (i.e. other halves etc.)

## Ceilidhs

Where non members (or other halves) of a Side (or Sides) are invited to a Ceilidh then this becomes a public event. If it is being organised by a member Side then the liability can be covered at an additional premium. The cost of this will depend on a number of factors but will normally be £52.50 including Insurance Premium Tax.

Please note that we are able to provide separate Liability cover for Folk and Ceilidh Bands. Please ask for details.

## Folk Weekends

If your Day of Dance turns into a Folk Weekend (this has happened) then you will need to arrange your own insurance for the event.

There is a grey line between a Weekend of Dance and a Folk Weekend – if you are charging money to the public to come into a venue to see and/or listen to a programme of events it is a Folk Weekend. If the weekend includes more than just Morris the same applies.

If you are just dancing or Mumming at pubs in your area with other Sides you have invited for a day or weekend then it is a Day of Dance. If you have a private function in the evening on the Saturday (i.e. just for the visiting Sides – no public invited) then it is a Weekend of Dance.

## Kit and Instruments

No cover is provided for kit and instruments which are the personal property of a Side member. Kit would be covered as clothing under the All Risks personal property section of your household policy as clothing.

Instruments should be specifically mentioned on the schedule and it is wise to put in writing to your personal insurance provider that you want your instrument covered for all risks.

Many Insurers do not like providing All Risks cover for musical instruments as they have visions of "The Who" on stage. You may need to explain patently that the Morris is a gentle folk tradition and that you do not play in a Rock Band.

## Rush Carts

We are able to insure Rush Carts under the policy for member Sides. Please telephone to discuss. The separate premium must be met by your Side.

## Trips Overseas

If you are planning a trip to dance overseas, there are a few points to remember. It is a good idea to either have a group travel policy or for each Side member to effect their own travel insurance policy.

This will provide, amongst other covers, Personal Liability, Travel Delay and Cancellation Cover, Personal Accident and Medical Cover. In addition you can normally include or exclude baggage – if you have all risks on your household policy you can exclude this and reduce the premium. (Do check with your Household Insurers that the cover under your All Risks will cover your trip.)

If you are going to **North America (USA or Canada)** you will need to pay an extra premium for the Liability Cover. As with ceilidhs, the cost of this will depend on a number of factors including the duration of the trip, the level of cover required, the number of spots you are dancing etc. but, at present the minimum premium is £105.00 including Insurance Premium Tax.

If you are going to an EEC Country (and some other countries as well), do not forget to take with you a EHIC card which replaces the old form E111. This is available "on line" or you can ring 0845 606 2030 and apply over the telephone.

## Further Questions

If you have any further questions relating to Insurance, please contact Michael Stimpson on **01923 770425** Monday to Thursday between 11.30 and 7pm and 11.30 to 5pm on Fridays..

Please note, I can not confirm that you have paid your subscription and are thus covered by the Joint Morris Organisation policy. The Organisation your Side belongs to will be able to confirm this.

**Please remember, in the event of a claim or possible claim under the Liability cover, you should contact us with full details as soon as possible.**