



WEYMOUTH AND PORTLAND CRUISING ASSOCIATION.

**Minutes of a meeting of the Committee held at 17.00 on Monday 12th April
2021**

Held via Zoom

**Participants: Sara Lloyd, Peter Anderson, Martyn Simmons,
Jacquie Crawley, Jane Atkinson Chris Reid, Michael Gregory**

Action

1.0 Minutes of Last Meeting.

Query from Michael on item 3.1 re the precise wording of the proposed increase in the club subscription rate. Sara produced a paper for the AGM on the proposal for the increase and the wording agreed at the AGM would be the precise wording used on the **Peter** WPCA website.

2.0 Matters Arising and Actions

Taken under the relevant minute

3.0 Reports from Committee Members

3.1 Treasurer's report

See **Annex 1**

3.2 Cruising Officer Report

Chris reported that the first advertised cruise did not place. This was probably because many members did not yet have their boats ready for the new season because of delays. Sara was due to lead the next day cruise on 2nd May but was on race duty at CCSC so would co-ordinate from shore

3.3 Mooring Officer

See **Annex 2**

3.4 Membership Secretary

Applications received for membership from Trevor and Vera Broderick and Alasdair Peach. Jane mentioned there was another prospect member, Ian Gale who would be applying shortly

3.5 Social Secretary's Report

Nothing further to report

4.0 Review of AGM

All agreed that the AGM had run smoothly

5.0 Summer Social Programme

The bar at Castle Cove will open on 17th May and WPCA will be able to use the club facilities from Tuesday 18th May. We could meet earlier outside but it was agreed to leave the first social meeting until then. We need to initially stick to 6 people per table with Sara acting as waitress and no movement of members between tables

Sara to send a note out to members advising them of this

Sara

6.0 Club Insurance

Michael has continued to make good progress with his investigations into the Club insurance. We currently have three policies:-

The policy from Kings (referred to as "Markel" Directors and Officers cover) is not really required as it only protects Committee members against slander and libel. Cancelling this would save the Club over £200 pa. It was last renewed in February. The Club will be due a pro-rata refund.

Martin

The Gallaher policy is the RYA Insurance scheme. It is in two sections. Although they don't initially sound relevant e.g. one deals with Employers Liability and the other Public and Products liability they do cover such aspects as liability if there is an accident caused by a mooring.

The third policy covers legal costs should an employee sue his employer. Again, not seen as relevant.

The Gallaher policy is due for renewal in May so any change to our cover needs to be agreed by then

Secretary's note

Following the meeting, Michael circulated a paper, summarising the elements of each insurance policy and proposing changes along the lines of the above **ANNEX 3**

The Committee have agreed these proposals by email as the next Committee meeting is not for several months and the changes need to be actioned shortly.

In the Constitution, the Trustees are liable to pay for Club debts if there are insufficient Club Funds. The RYA model Constitution limits their liability to the Club's assets.

It was agreed that the Club constitution should follow the same lines.

A subcommittee would be set up to rewrite the Constitution, ready to be put to the next AGM. Michael would Chair the sub-Committee, assisted by Peter.

Michael

Peter

It was felt someone with a legal background would be useful

Jacqui would ask Patrick if he would be willing to help

Jacqui

7.0 Future of Cruiser Magazine

Jim has decided to retire from editing the Cruiser magazine after a sterling 25 years. Jane said that John A may be willing to take it on, subject to having full editorial freedom to change the format. Jane to ask John to get in touch with Jim to discuss a possible handover

Jane

Sara would do a regular newsletter "Keeping in Touch" to keep members up to date with Club activities and news

Sara

8.0 AOB

There was a breach of the Club email with an attempted scam and we discussed ways of protecting ourselves in future. Note-the Club website was not hacked, just the email was used. The names of Committee members were on the public website but it was felt this was acceptable provided no personal contact details were included
It was agreed that in future any enquires received from the contact point should be forwarded to Peter and Jane .

As an added safeguard, Peter would put a code on emails to Committee members so they would know it was from the club and not a scam. It would be a code unique to each committee member and would be linked to the day of the week the email was sent.

We agreed to put a note of thanks to Peter in the minutes for all the hard work he has put in sorting out the Club website. In addition a vote of thanks to Michael for his persistence in sorting out the Club insurance and potentially saving us several hundreds of pounds

Date of Next Meeting

Meeting in July-to be arranged to discuss the Talks Programme

Sara

Next Committee meeting to be held in early autumn – date to be Agreed

Jane

There being no more business, the meeting finished at 17.55

ANNEX 1

WPCA Treasurer's Report for 12 April 2021

Current Situation:

Current A/C Balance at 18:00 on 11 Apr 2021:	£6,094.89
Savings A/C Balance:	£20314.94
Cash in Hand:	Nil
Sundry Creditors	Nil
Sundry Debtors Nil	
Total Worth on 11 Apr 2021	£ 26,409.83

Income & Expenditure:

Income for March:	
Subscriptions	£60.00 (One new member and one late payment)

Expenditure since 8 Mar 2021:

All Web services, inc. Zoom:	£14.39
Donations for Talks	£50.00
RYA Affiliation	<u>£130.00</u>
	£194.39

Martyn Simmons
Hon. Treasurer

ANNEX 2

Mooring report 12/04/2021

The moorings were inspected in March as previously indicated, and initial 'off the cuff' report was that all was ok. When we checked last year's report we found however, that David Farmer's mooring riser was just satisfactory and should have been replaced this year – which was not done. Further investigation has revealed that Apex checked the club mooring in error instead of David's. This was despite fairly accurate co-ordinates being given to Apex. Apex have agreed to return to David's mooring in April and fit a good, used chain, without charging for the chain. We are still waiting for this to be done.

No other mooring issues

Michael Gregory
Moorings Officer
12/04/2021

ANNEX 3

Insurance report

We currently have 3 separate policies for our club insurance. These are:

1. RYA Club insurance scheme (General) via Arthur Gallagher

Within the RYA scheme we are insured under just 2 sections which are:

Section 7: Employers Liability Insurance.

Although we are strictly not employers, anyone doing work for us, or working as a committee member may claim against the club for injury, or death whilst on club business. It's perhaps difficult to see how this may apply to us, but perhaps if a committee member got shot during a committee meeting, they could claim against the club! It also covers the club against legal expenses should such a claim occur. Another possibility might be someone injured whilst working on our moorings.

Section 8: Public and Products Liability Insurance

We don't manufacture products, but we do have moorings, and one clause in this section is:

“ . . . accidental loss of or damage to yachts, private pleasure craft and/or other Vessels whilst on your moorings or loss through breaking away or dragging”

Strictly speaking this shouldn't be an issue, but if a mooring fails and the boat owner has cancelled their policy (unknown to me) or he is not insured for this particular 'accident', there is no doubt any 3rd party with a damaged boat would come after us. So this is really protection against very unusual circumstances. Again, it is difficult to understand other ways in which this cover might apply, but perhaps any damage caused or resulting from a failure of the moorings could be relevant

These two sections of the General RYA policy cost us £509.95 in May 2020

A copy of the full policy (but only sections 7 and 8 are relevant) can be viewed/downloaded via the following link to a file on the Mega cloud. Click or copy/paste into your browser:

https://mega.nz/file/n59EhJwY#yd3qcSmAoYhtqMw3P4qQ-fpOWmlFSipU_7qYdt9fqY

2. DAS Commercial Legal Expenses

This policy premium was £51.52 in May 2020

It is designed to cover legal costs for employers against claims by employees – for example, wrongful dismissal or recovery of articles from ex-employees. For a copy of the full policy follow the link:

https://mega.nz/file/Ot8WwLTb#SjMLVcq3DVCxeBJNkoL_4tH2JSj0OucNvDF8KLETrGQ

It is difficult to see where and how this might apply to us. I believe Gallagher's simply tagged it onto our renewal notice and we accepted it. I don't recall us every having discussed it in committee.

3. 'Markel' Directors and Officers Cover

This policy premium was £216 in February 2021

This policy in its crudest form protects the Officers of the club against prosecution for incompetence. It does not cover against illegal activities such as theft or fraud. It does protect against libel and slander. Full policy details can be seen via:

<https://mega.nz/file/nt8gDDJC#kn8uiY04sKIWbsZd87xjdpvuPUG3Q29wh4m7UGtyUOY>

I have highlighted in yellow the key areas

Summary

The total cost of these three policies amounts to just under £800 which represents the membership fees of 22 'joint' members or 26 'single' members. This is also approximately 32% of our total annual income from subscriptions, and as such is not viable. If added to the annual fees for CCSC, which are only likely to increase, it means that approximately £2,000 of our income is pre-allocated. What is left has to cover committee expenses (which are known to be light), fees for speakers at our talks evenings, two 'free' buffets, RYA fees, Website fees and other ancillary costs. The purpose of this report was to examine the details of the policies to check:

1. Are we over-insured or insured for risks that are extremely unlikely to occur
2. Do any of the policies overlap and effectively 'double cover' any risks
3. Are there less expensive policies available with possibly less risk cover but which meet our needs

Where do we go from here

There seem to me to be only two solutions to this problem

1. Increase fees to cover this insurance
2. Reduce the cover and hence maintain current annual fees

Proposal

Examining the policies it is clear that there is a slight overlap of risk cover between the policies, but the major problem is over-insurance. For example the Directors and Officers cover is for £250,000 whereas our total assets are only around £25,000. I did enquire whether we could insure for a lower amount and the answer is "No". Gallagher's did comment that the D and O policy we have is extremely good value as their premium for similar cover would be around £450 pa. Looking at the details of this policy, and how we operate, it appears that the most likely use of the policy would be in the Libel and Slander area – and I'm sure the committee are wise enough not to go down this road. I think we should cancel this policy.

The Legal expenses policy is again a policy which we probably do not need to have. When I discussed it with Gallagher's, their comment was, "It's a bit of belt and braces, but very few clubs take it". If larger clubs with premises and employees – bar staff, catering staff etc – do not take it on, then neither should we.

The two sections of the RYA policy (7 and 8) are, in my opinion very relevant to our club and I believe we should stay with this policy.

The above changes would save around £280, and I think that is the best we can do. It might be nice and make us more comfortable to retain the Directors and Officers policy, but in my view it would need to be accompanied by a commensurate increase in fees to the tune of at least £4 per member. My recommendation is that we cancel both the D & O policy and the Legal expenses policy since there is some cover in the RYA policy that would deal with this.

Michael Gregory

April 14th 2021