

WETHERBY INSURANCES affecting Members

These explanations have been derived from Bob Debell's notes in a recent Club Magazine. Thanks Bob!

WCCC Public Liability Cover explained

Wetherby Classic Car Club carries public liability insurance to cover members and their cars during club events and on WCCC stands at classic car shows. This insurance also gives cover for members representing the club at other classic car shows. The cover is for all shows in the UK, throughout the year, but does not cover Mainland Europe.

To ensure that a member is covered when visiting a show (other than our own shows or our own club stand – where cover is automatic), the owner must register the details of the show and car with the Membership Secretary (or another working group member) and obtain from him a Club Sticker to place in the car window at the show. This must be done BEFORE the event they plan to attend to ensure cover.

Most of us will have public liability (PL) insurance as part of our comprehensive home cover.

The WCCC policy with Aston Scott, Insurance Brokers specifically covers claims for damage caused by a member, member's car or equipment at an activity. However the car is NOT COVERED whilst "under power" i.e. the engine running - your own car insurance should cover this. [It is worth checking your policy as insurers have reduced breadth of cover in recent years whilst fighting a price war].

Typical examples of WCCC PL cover would be a member of the public tripping over the car and claiming that it was badly parked, or an umbrella or chair which blows away and damages another car. Members of WCCC are classified as 'public' for this purpose whilst at a club activity and are thus covered.

Definition of a Member

WCCC has 'Family membership' - some families have 2 or 3 members, thus all individuals in the family will be covered. The policy recognises Working Group Members as 'Committee Members' where necessary in the policy.

PL Cover during Particular Activities

WCCC Club night & **WCCC** Concours night - full cover included.

WCCC Stand at other club shows - full cover included.

WCCC Country runs - cover for lunch or coffee stops, but not when the car is under power.

WCCC Days/nights away - cover for lunch or coffee stops, car parks etc; but not when the car is under power.

Individual WCCC members attending/exhibiting at other club shows or events - *full cover included provided the attendance is registered with the Membership Secretary (or another working group member) and a Club Sticker is placed in the car window at the show. This must be done BEFORE the event they plan to attend to ensure cover.*

The cover does NOT apply when the car is under power.

Food and drink provided by the Bridge Hotel, or any other caterer, is the responsibility of the hotel not WCCC.

Food and drink supplied by WCCC at BBQ, picnic etc; - Fully covered.

Club member [classified as a volunteer] erecting club equipment at a show or other activity and being injured whilst doing that - **not covered**, this would require Employers Liability insurance.

Professional indemnity cover for WCCC Members

Magazine articles – giving general advice to anyone thinking of a classic car do not involve professional indemnity which only comes into play if a Working Group Member gives specific advice on a technical matter to a member of the public in his or her role as a 'Committee Member' [including advice to WCCC members], and that advice proves to be wrong.

Data protection breaches

The club and its members are ***not covered*** in the case of a breach of the GDPR. A separate policy would be needed to cover this.

GDPR explained

We have all had dozens of notifications from suppliers telling us that they "value our security and safety". None of them admit that they have had to change their systems because of the new **General Data Protection Regulations**. Basically this strengthens the previous Data Protection Act by making things that organisations which hold "Personally Identifying Data" [i.e. name, address, contact details, bank details, possibly even car registration numbers] **MUST** hold that data securely with specific listed rules. This applies to WCCC, and so when a new member joins or a member renews membership we will all be asked to complete a form confirming our details, and giving the club permission to use the data for specific purposes. The club undertakes not to pass on the data to any other body without the specific permission of the member(s) concerned.