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## Joint Morris Organisation – Insurance FAQs.

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### JOINT MORRIS ORGANISATION

The Joint Morris Organisation (JMO) is made up of The Morris Federation, The Morris Ring and Open Morris. JMO Insurance cover is available to Morris Sides and associated groups to provide Public Liability cover whilst dancing out 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 a Ceilidh, trips to the USA and Canada Etc.

At the request of the Joint Morris Organisation (The Morris Federation, The Morris Ring & Open Morris) I have put together some notes to advise members 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 JMO 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, such as members of the public, and send these to me 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, Clog, 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. A copy of the Policy Wording is available on the web site of your Morris Organisation.

When a Side renews their annual subscription to the Morris 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 thus the members of that Side, are covered by the policy as part of their membership.

There is a £250 excess in respect of claims under the Liability cover in respect of property damage. 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 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

Cover is available for Side Members to be insured for accidents whilst dancing – please see separate leaflet which is issued at the end of each year for Sides to provide cover for Side members between the ages of 16 and 70. It is not possible to include Side members aged below 16 or over 70. This cover is optional and provides cover for insured members whilst dancing out or at practice and in transit to / from

such events. Sides need to apply in mid January for cover from the 26<sup>th</sup> of January and there is an option to add Sides / Members in mid March. It is not possible to add Side members at any other time. The proposal form, including full details of the cover provided and a copy of the policy wording are available on the web site of your Morris Organisation. Please note that this cover operates in the UK only.

### **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 (or members of guest Sides) and their personal guests (i.e. other halves etc.) but not members of the public who are not connected to the Side.

### **Ceilidhs**

Where non members of a Side (or Sides) are invited to a Ceilidh by paying for a ticket 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 £50.00 plus Insurance Premium Tax.

Please note that we are not able to provide cover for such events unless these are organised by a Member Side.

### **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. Both are included in cover.

### **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.

### **Fire, use of.**

If you wish to use naked flames as part of your performance then this is **NOT** included in your cover. Such things as flaming torches and sticks can be considered by Insurers but will need to be submitted well in advance of an event and include a Risk Assessment and Health and Safety document highlighting the possible risks, the risk factor and the steps proposed to reduce the risk of a claim.

Insurers may decline to offer cover or charge an additional premium.

### **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. Cover is provided on the basis that the cart is used throughout the year. Whilst carts are only used for about three weeks in any twelve months and kept in storage for the rest of the year, the dates the carts are used differ which makes it impossible to provide cover in any other way.

### **Joint Sides**

If a Joint Side is composed of two separate groups of members and practice in two different halls or practice locations then, in insurance terms, they are considered as two separate Sides. A separate premium must be paid through your Morris Organisation. This is because the premises risk is doubled as is the performance risk, even if both Sides always dance out at the same time. Please note that if you do fall into

this area you must advise the Treasurer of your Morris Organisation or this could affect the cover provided and your ability to make a claim.

### **Overseas Sides**

Sides based outside of the UK cannot be insured under this policy and must arrange insurance in their country of origin. This, regrettably, includes such Sides whilst visiting the UK and the host Side should ensure that such visitors have arranged insurance cover in their home country.

### **Trips Overseas**

The JMO policy covers Sides for Public Liability for dancing the Morris and allied traditions anywhere in the UK and worldwide EXCEPT North America (USA and Canada) where an additional premium is payable.

Please note that the cover under the JMO policy only covers Sides **whilst dancing** and each Side member will need to have the protection of a separate policy if dancing abroad for Personal Liability – this is included in the cover available as part of your travel policy.

It is a good idea to either have a group travel policy or for each Side member to effect their own travel insurance policy either for the trip or on an annual cover basis.

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, or Personal Property, 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 a ceilidh, 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 £100.00 plus Insurance Premium Tax.

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

### **Workshops**

Workshops run by a Side to introduce the Morris and (hopefully) attract new members are covered but where an individual is asked to run a workshop or series of workshops for a local school or youth group and where this is not a Side activity then this is not insured. You will very often find that the organisation concerned has cover which can cover such events but do check.

### **Insurance Premium Tax**

This document refers to Insurance Premium Tax. This is a tax placed on the premiums by the Government which, at the time of writing is 9.5% - this is due to increase to 10% on policies issued or renewed after the 1<sup>st</sup> of October and thus will affect premiums on this policy with effect from January 2017.

### **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 cannot confirm that you have paid your subscription and are thus covered by the Joint Morris Organisation policy.** The Organisation your Side belongs will be able to confirm this. On the same basis, I am not able to send you a “Proof of Insurance” document so you will need to contact the Treasurer or Membership Secretary of the Organisation your Side belongs to.

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

**Michael Stimpson**