



Hello GIYers,

We want to let you about the change that is happening regarding your GIY Group insurance, which we had flagged earlier in the year in a Harvest ezine. As of the 3<sup>rd</sup> October 2018, GIY will no longer pay for insurance on behalf of GIY groups. This issue of insurance is something we have discussed regularly with GIY Groups at Gatherings in the past and it has always been a challenging area for us to get right. We want to provide some context and rationale below to help explain this decision which is one we did not take lightly and have taken legal advice from A&L Goodbody on.

## Background

GIY has paid insurance premiums on behalf of 100 GIY Groups for the last 5 years or so at a cost of approximately €10,000 per annum. As the number of GIY Groups continued to grow (with over 600 groups currently identified as GIY Groups on the web platform, ChangeX), we were faced with a number of challenges:

1. The significant liability gap that existed where not all groups identifying as GIY groups on ChangeX were insured by us.
2. The increased cost to GIY of the annual premium, particularly if we were to insure all registered GIY Groups (which would be the only way to remove the liability gap).
3. Increased difficulties in getting GIY groups to confirm their details each year (e.g. whether the group was still active, numbers of members etc), again causing a liability gap that the insurer was no longer willing to accept.
4. Having carried out a survey of groups we discovered that many of the insured groups didn't require insurance at all, as it was provided by their venue.

To address the cost issue two years ago we asked GIY Groups to provide a modest contribution towards the premium costs but unfortunately, less than 10% did so. We also spoke to other similar organisations like Coderdojo and The Repair Cafe and found GIY were unusual in providing insurance for their affiliated groups. In fact, most similar organisations require groups to confirm they have their own insurance before affiliating them.

## What happens Next?

There are two key aspects to how your group needs to handle this issue in the future:

### 1. Get your GIY Group insured annually.

Having spoken to a number of insurers we estimate the premium to be between €250 and €285 per annum. Which for even a small group of just 15 people would require a contribution of about €17 per annum per person. We do not believe this is an unreasonable ask of people, given the value that people get from their GIY group. There could be an option here for some fundraising too.





There is a downloadable file on ChangeX that has some fundraising ideas for GIY groups. If your GIY group activities are largely focussed around a monthly meeting, enquire off the venue whether their insurance covers the meetings. We have enquired off a number of insurers whether we could negotiate a special rate on behalf of GIY groups, but unfortunately all of them insisted on a guaranteed number of groups to hit a particular rate, which for all the reasons outlined above, we cannot provide. We are happy to recommend the following insurers:

- a. FBD Insurance
- b. JLT Insurance

We have spoken to both insurance companies and when you ring them they will know what you are looking for. Every group will be different so please explain your group activities and the size of your group. There is another downloadable document in the resources section of ChangeX where you can find the contact details and the names of who you can talk to in FBD Insurance and JLT Insurance.

## 2. Read and Accept the New Terms and Conditions on ChangeX

It is important to emphasise that because it's the only place where we can provide groups with information on starting a GIY Group and get them to register and sign up to terms and conditions, we consider ChangeX to be an official register of GIY Groups.

In order to remain registered on ChangeX (and therefore, to remain an official GIY Group), you will need to 'accept' the new conditions regarding insurance the next time you log on to ChangeX. The key change to the conditions is that new and existing GIY groups must confirm that they understand the new terms and conditions and that insuring their GIY group is now the responsibility of the GIY group coordinator. You need to understand this and then agree to the changes to stay registered on the platform. Simply read the new terms and conditions and click the 'agree' button.

**Please note, if you do not update your terms and conditions by November 30<sup>th</sup>, your GIY group will be removed from ChangeX and you will no longer be considered an official GIY Group.**

### Get your Members to Sign a Disclaimer

As an added layer of legal protection for you as the Group Coordinator, we encourage you to use the disclaimer form that you can download from ChangeX, getting your group members to sign and return the form you. Keep a copy of these signed disclaimers and remember to give one to each new additional member as they join the group.

We know that this transition may be difficult for you and we are here to support you and answer any questions that you might have.

