

MINUTES OF THE DELEGATES MEETING

Held on Saturday October 28th 2017
At the Royal Oak, at Ockbrook

Apologies were received from

Polly Owners Group
West Cumbria Guild of Model Engineers
Ramsgate & District M.E.S
Docklands & District M.E.S
Lincolnshire Traction Engine Club
Rugby M.E.S
Amalgamated Miniature Traction Engine Club
Westland & Yeovil M.E.S
Leyland M.E.S
Weymouth & District M.E.S
Southport M.E.S
Bedford M.E.S
Brandon & District S.M.E
Wirral
Leicester S.M.E
Pembrokeshire Portable Miniature Railway
Riverside

Minutes of the Last Meeting

Agreed as True & Accurate

Prop Rochdale
Sec Birmingham
Unanimous

Matters Arising None

Affiliation Applications

Ashmanhough Light Rly N 245
Pembrokeshire Min Rly N 246
South West Wales Steamers N 247

Prop Mid Cheshire
Sec Mid Wales
Unanimous

Finance and Loans Report

Finance:

I usually start by comparing the income and expenditure figures for this year against last year.

Income mainly comprises subscriptions, down 6% and insurance commissions, down 10%. However it should be noted that there are a further two months of this year in which those figures may even up.

Loans

There is currently a total of £24,100 in loans out to NAME clubs and all current loan repayments are up to date.

As noted under the finance section, NAME has nearly £60,000 sitting on deposit, earning no more than 0.25%. When I started as your Treasurer, we had around £60,000 out on loan. In other words our monies were working to benefit the member Clubs. It pains me that we are currently not able to utilise this cash.

This year we have made two loans: To Evergreens who unfortunately are losing their site, so repaid it immediately and: To Rugby.

Pickering Experimental Engineering and Modelling Society have repaid their loan three years earlier than expected.

As far as I am aware at the time of writing this report, there are no further requests for new loans.

Prop Urmston
Sec Mid Cheshire
All in Favour

Harmonisation of Membership and Financial Years

Our financial year is January to December, the membership year is from when the clubs joined/renewed the renewal forms being sent out with the spring mailing and returned as clubs renewed, this flexible approach has worked reasonably well over the years but is now causing a few problems with keeping essential records up to date, particularly where owing to forgetfulness, change of officers etc renewals are overlooked.

With the above in mind the following was placed before the Delegates.

That the Membership period be aligned with the financial year commencing 1st January.

The Renewal forms to be sent out with the notice of the Autumn meeting.

That all new clubs/societies joining during the year will be charged on a pro-rata basis.

The renewal period will be approximately from November to the end of March.

That the existing year 2017/18 be extended to December 31st 2018 free of charge.

The Chairman placed the above before the Delegates for their approval which was

Unanimous

Further details and a new membership form will be placed before the Delegates at the April Meeting

Insurance Report

As usual I will start my report with details of claims made beginning with an update on the claims which were outstanding at March's meeting and I will follow with details of the claims reported since then. I will give brief anonymous details but if any of the involved clubs are here today and would like to expand or give further background details please feel free. We can all learn by the experiences of others.

During the report you will hear me use the term 'Reserve' so just a quick word on what that means. Insurance companies, like all companies, have to publish their accounts but unlike ordinary trading companies they do not buy stock and then sell, hopefully, at a profit. Insurance companies sell insurance and it is not until later that they know if they have made a profit, that is when the claims paid are less than the premiums received. In order that insurance company accounts show an accurate picture a 'reserve' is set when a claim notification is received and this is basically a worst case payment scenario. Those reserves are then entered in to the accounts which means that the accounts show, at any one moment in time, a more accurate reflection of the financial position. As mentioned reserves are worst case scenario and hence are usually quite large. The majority of claims will be settled at a figure below the initial reserve figure.

At the March meeting I said that there were 10 claims outstanding – there were in fact 11 – apologies for my adding up! The progress report on those outstanding claims is: -

Date of Incident	Details
24/08/12	Child trapped finger in turntable. The railway was closed and not open at the time of the incident and they had no knowledge of the incident until solicitors letter received. Reserve was £17395 now closed. Total outlay £12701 (damages £5500 the rest costs and charges)
22/09/13	Young child suffered spark burn. Solicitors letter has been received. Liability has been admitted and awaiting medical evidence from Claimant. Reserve remains at £21145
20/10/13	Ground level riding car derailed and passenger allegedly suffered soft tissue damage and significant swelling to left knee. Liability admitted and court proceedings issued. Payments made at the date of the last meeting were £45,944 with a reserve of £175,000 Claim now closed total outlay £143,348 (damages £65000 the rest costs and charges)
14/12/14	8 year old child caught foot between raised track riding car and the track. Treated in hospital including surgery. Liability disputed in full on the basis there no evidence of a defect and warning signs were displayed and instructions were issued. Proceedings have been issued by the claimant and a defence has been entered. Reserve was £21,053. Case went to court in May and the judge held the Society not liable. Claim closed. Only outlay defence costs of £1610
22/03/15	Passenger claiming whiplash. The society was unaware of the incident until day after. Alleged that a child removed pin from coupling. Insurers are denying liability. Liability remains in dispute Reserve unchanged at £5,720
26/07/16	Child's foot got caught. Spent one night in hospital Reserve was £6,015 now closed nil payment
14/08/16	Derailed – 3 children and 4 adults fell off. One adult suffered minor injuries. Reserve was £6,940 now closed nil payment
17/08/16	Derailed – 5 children and 4 adults fell off. No apparent injuries. Reserve was £11,977. Now closed nil payment
18/08/16	3 carriages derailed and a number of passengers injured. 5 claims have been received. One settled for total of £4954 (Damages £2000 the rest costs and charges) Own solicitors payments to date £12948 Reserve was £10,000 increased to £60990
04/12/16	Loco ran away whilst being moved around in steaming bay – owner not on the loco but still used the regulator, owner tripped and loco ran away. No claim received Closed nil payment
14/12/16	Diesel tank leak, contaminated neighbouring river. Reserve was £1599 now closed nil payment

The following 9 claims have been reported since the last meeting: -

12/03/17	Derailed – 4 passengers fell off (3 adults and 1 child age 4) minor injuries, no formal claim received claim closed. No payments made.
08/04/17	Derailed child aged 5 scratched leg Closed, no formal claims received, no payments made
17/04/17	Child running and fell over bumping head on ground Reserve £3,160.

23/04/17	Child put foot around the protection shield at end of riding car. Foot became caught causing bruising and small cut Reserve £5,390.
27/05/17	Derailment - riding car toppled over – 3 adults and 4 children all from same family. Minor injuries 2 formal claims received directly, both settled for £1,250. Reserve £19,240.00
06/06/17	3 locos stolen from trailer which was parked at the club whilst owner was at the club Claim closed total outlay £26900
01/07/17	Lady fell and bumped her head at a portable track event – she sat on raised track riding car and fell off backwards on to the floor No formal claim received, reserve is £3,880
10/07/17	Container broken in to and 3 strimmers stolen Closed. Total outlay £343
23/07/17	Spark burn to child's clothing Reserve £3999

Adding the new claims to the old outstanding claims there are a total of 8 claims outstanding as at today.

I always say this but it is worth repeating - if you have an incident which might, and remember perhaps only might, result in a public liability claim please make sure that it is logged and that statements are taken straight away whilst people can remember accurately what happened, old Chinese proverb weakest ink better than strongest memory, then get in touch with us and report it. Also don't forget RIDDOR (Reporting of Injuries Diseases and Dangerous Occurrences Regulations 1995)

If an incident happens and correspondence is received please do not try to handle the claim yourself. We must be told of the incident or of the claim as soon as it practically possible and please send to us, without acknowledgement, any letters received.

If someone telephones tell them it is with your insurers and give them our telephone number, let us handle it. Insurers do not want you writing or talking to any person involved, such involvement by you could prejudice settlement. You pay the insurance premium – let the insurers handle the claims – that is what we are here for.

As part of the public liability claim investigation process the insurers are quite likely to ask for a copy of your up to date risk assessment so please make sure that your risk assessment is updated at least every year or more frequently if any changes to your buildings, track or site etc have been made. Insurers may also need a copy of any RIDDOR report made. Please make sure that your repair and regular maintenance records (track, club locos, club rolling stock etc) are completed and up to date. Don't forget it is not sufficient to just do the maintenance - you need to evidence that it was done, what exactly was done, who did it and when it was done. As with Risk Assessments and RIDDOR reports your maintenance records could be required in the event of a public liability claim.

Premiums

Whilst Insurance Premium Tax keeps going up (in November 2015 it went from 6% to 9.5%, in October last year in went from 9.5% to 10% and in June this year it went from 10% to 12%) premium rates have not increased for three years – the last increase was effective January 2015. The good news is that we have not been advised of a premium rate increase for next year, at least not yet!

Home Insurance

We have some very good home insurance premium rates plus discounts, subject to some criteria - buildings under £500000 and contents £75000, 3 years claims free and no history of flood or subsidence. It is definitely worth the cost of a phone call to ask for a quote, speak to Paul Barker. He is making calls to existing policyholders but to make sure you get a quote in time for your renewal perhaps best to call him. We have saved some clients a lot of money.

Tony Wood
Walker Midgley Insurance Brokers
Sheffield
Tel 0114 250 2770

Legislation & Safety

Data Protection

As from 25th May 2018 the new General Data Protection Regulations (GDPR) will replace the Data Protection Act. All club secretaries are advised to contact the Information Commissioners Office (ICO), via their telephone help line 0303 123 113 or website if preferred ico.org.uk to check whether they need to register with the ICO or not, and whether compliance with the new Regulations will affect them in some other way, this may be by whether the club is a private members club, a limited company in any form, or is in any way connected with charities etc.

Current Health & Safety Guidance

Over the last few months there has been a few changes to health and safety guidance, these have mainly been minor amendments to existing documents, one however Five Steps to Risk Assessment has been replaced. It is recommended that you visit the HSE website periodically as they do amend their information sheets as required, with particular reference to the list below.

Health & Safety Made Simple	INDG 449
Risk Assessment (a brief guide)	INDG 163 (replaces Five Steps)
Manual Handling at Work (a brief guide)	INDG 143
Control of Substances Hazardous to Health (a brief guide to C.O.S.H.H)	INDG 136
Reporting Accidents & Incidents at Work	INDG 453

Replacement of HSG216

The new guidance document being produced by the Passenger Carrying Miniature Railway Safety Group (PCMRSG) is proceeding better than originally expected, considering that it has to cover all gauges up to 350mm and has to be a new document.

Boiler Matters

Currently there are 8243 (8113 last meeting) boilers recorded on file of which 1296 (1374 last meeting) have a current boiler certificate. There are 1835 (1834 last meeting) boilers which are no longer connected to any NAME society. It would be helpful if clubs, when reporting hydraulic test results, also included the identities of boilers no longer in their club please.

Reporting hydraulic test results.

If any club wishes to start reporting hydraulic test results by e-mail then they should make such a request to me at my email address, ar.xrfl@talktalk.net. I will then reply with the blank master spreadsheet used to report the results.

Written Scheme of Examination.

A reminder: NAME does NOT required the pink copy of the WSoE to be sent to the Boiler Registrar – this is a requirement of Southern Federation clubs only. Any that are received are immediately filed in the bin so don't waste your postage.

Certificate supplies.

As the cost of postage can be quite high when sending out extra supplies of certificates etc., clubs are requested to anticipate their needs for the next six or twelve months and get supplies of certificates and cards at each meeting of the delegates. Alternatively they may be obtained at exhibitions at which NAME is exhibiting, by prior arrangement. In my absence Alan Budd has supplies of these certificates.

Boiler seminars

If any club wishes to send any of their members, established or prospective boiler testers or anyone just interested, to a seminar on boiler matters then please contact Alan Budd so that he can collate all such requests. Any club with meeting room facilities for about 40 people, and catering facilities for a light lunch, who would be willing to host a seminar should also contact Alan Budd.

Boiler identities

Clubs are reminded that any new boiler made by a member, ie. not bought from a commercial source, should be identified according to NAME's long standing practice as set out in the Supplement to the 'Green Book' (ask Alan Budd if you need a Supplement). The format as laid down therein gives a unique identity to a boiler and thereby prevents different boilers ending up with the same identity, as has happened twice in the last year.

Commercial boiler paperwork

Any new boiler bought from a commercial supplier should come with a shell test already completed and an accompanying certificate which is valid for the life of the boiler or until the boiler is altered in any way. If the boiler is also supplied with an hydraulic examination certificate (at 1.5xWp) then that is acceptable BUT subsequent steam tests, during the certification period of the hydraulic test, must be by a commercial organisation and NOT the club boiler tester. It is not permissible to mix commercial hydraulic retest with club steam test, see Green Book 12.6. If you wish to use the club tester for steam tests then it is recommended that the supplied commercial hydraulic test certificate (1.5xWp) is ignored and the club facilities used when the boiler is received from the supplier.

Buying a boiler.

It is recommended that any boiler bought by a club member should be hydraulically tested upon receipt thus any problems can be referred back to the seller. Not testing upon receipt and only finding problems arising from a faulty boiler several years later may not easily be resolved with the seller. Whenever possible a second hand boiler should be tested before paying any money and any paperwork supplied with such a boiler should be checked carefully.

Alan Reid

Young Model Engineer Awards

The successful candidate for the above award was Jack Farmer of Avonvale M.E.S. the award to be presented at the National Railway Museum. Regretfully there were no nominations for the Junior Award.

We are now looking for nominations for both the Young and Junior Engineer awards for 2018. The Young Engineer Award is for a person who is under 25 years old at the time of the nomination who the club feel is a credit to the hobby, the Junior award being for a person under 16 at the time of nomination the criteria remains the same as the young engineer. Please look at your younger members and lets see a few more applications.

N.G.L.E.C.

A host Society is required for 2018, and 2019.

Northern Rally

Unfortunately both of the clubs that had offered to host the Rally for 2018 have withdrawn, this appears to have been caused by a procedural misunderstanding. We are therefore looking for host societies for both 2018, and 2019.

M.E.L.G.

The replacement for the single volume Boiler Test Code, the Green Book will be a three volume edition.
Vol 1 boilers 3 bar litres and above,
Vol 2 boilers under 3 bar litres,
Vol 3 gas tanks,
are in the final stages of preparation and should be ready for distribution in the new year the cover colour being orange.

Exhibitions

Alexandra Palace	Jan 19 th - 21 st 2018
Doncaster	May 11 th - 13 th 2018

Replacement of Officers etc

Please Note that both the Chairman and Secretary intend to stand down, we have both held office for twelve consecutive years and feel that it is time for a change and the introduction of new ideas, we first informed the delegates of this eighteen months ago, so far there has been no sign of any interest being taken.

The Chairman has informed me that he will be prepared to stand for one year, as will I so that a proper hand over can take place.

The Treasurer has taken over temporarily the future role of Membership Secretary, and will build a computer based system to make the work easier.

We therefore require to hear from people interested in the following positions.
Chairman, Secretary, Membership Secretary,

Date and Place of Next Meeting

7th April 2018 at the Royal Oak, at Ockbrook