

Minutes of Delegates Meeting
Held on Saturday 9th April 2016
at the Royal Oak Public House
at Ockbrook

ABRIGEMENT

Apologies

Alan Reid
Pimlico
North Notts Preservation Club
West Cumbria Guild of Model Engineers
Hatfield & District
Baltana Miniature Railway
Polly Owners Group
Westland & Yeovil
Sheffield & District
Grimsby & Cleethorpes
Warrington
City of Oxford
Rugby
Birmingham
Portatrack
Leicester S.M.E
Avonvale
Ramsgate & District

Minutes of Last Meeting

Accepted as a true and accurate record

Prop Scunthorpe
Sec Southport
Unanimous

Matters Arising

The Scunthorpe Delegate asked if the list of apologies could be dispensed with. A discussion followed, the chairman asked for a show of hands and by a clear majority it was decided to keep the list of apologies.

Affiliation Applications

The River Ash Model Section	N233
Friends of Steam Group	N234
Tiverton & District M.E.S	N235

Prop Mid Wales
Sec G.E.C. Coventry
Unanimous

Finance and Loans

Finance:

There is very little to report for this period, the first four months of the year being a pretty quiet period.

We have received a small number of Affiliation fees and a donation for attending the Alexander Palace Exhibition.

A major item has been the repayment of the start-up funding for the Manchester Exhibition which the delegates agreed this time last year.

Overall this means that at this moment income exceeds expenditure.

Loans

I am pleased to advise that all current loan repayments are up to date. The Association currently has £27,900 in outstanding loans repayable up to and including 2020.

As far as I am aware at the time of writing this report, there are no loan applications. However I was approached in the middle of a particularly busy time at the Manchester Exhibition and asked about a new loan. Under the circumstances I have no idea who my questioner was and cannot recall the name of the Club. No doubt they will approach us in due course.

Delegates may wish to bear in mind that Grimsby and Cleethorpes loan 'in principle' for a track extension may yet come to pass. Also that we agreed to a loan by the Scottish Model Engineering Trust for a turntable, unloading and steaming facility plus engine storage and this will be requested in July of this year.

Assuming that there are no questions, this completes the Finance and Loans report

Insurance

As usual I will start my report with details of claims made beginning with an update on the 4 claims which were outstanding at last year's AGM and I will follow with details of the claims reported during the last 12 months. 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 reminder 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.

There were eight claims outstanding at the last meeting – the progress report 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. Ongoing - reserve remains at £21,895
22/09/13	Young child suffered spark burn. Solicitors letter has been received. Liability has been admitted and awaiting medical evidence from Claimant. Reserve £9,865
20/10/13	Ground level riding car derailed and passenger allegedly suffered soft tissue damage and significant swelling to left knee. Claimant is self employed manual worker. Ongoing Payments made to date £36,702.46 with a reserve of £63,200
14/12/14	8 year old child caught foot between raised track riding car and the track. Treated in hospital including surgery. Closed nil payment
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. Claim denied. Claimant arguing their case. Reserve £5,410
05/04/15	Riding car derailed and passengers tipped out. Minor scratches, mud on clothing, scratched sunglasses. Claim not pursued and now closed with nil payment
24/05/15	Loco derailed – club member’s foot trapped between coupling and tender foot plate. Ambulance refused, drove himself to hospital. Surgical amputation of third toe. Claim not pursued and now closed with nil payment
02/08/15	Riding car derailed whilst stationary, all passengers and the driver fell off. Caused by male passenger not following instructions. Passenger suffered hand lacerations. Claim not pursued and closed with nil payment

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

25/07/15	Lady passenger fell off 7¼ riding car reason unknown. Claim not pursued and closed with nil payment
06/09/15	Riding car fell on its side derailing the loco and tender. Passengers suffered apparent minor injuries. Reserve £9,240
03/01/16	Runaway electric loco collided with 0-6-0 tank loco. Both locos damaged and driver of the 0-6-0 tank suffered injury to knee/leg. Reserve £8,579

Total paid £36,702

Total reserve £118,189

Adding the new claims to the old outstanding claims there are a total of 6 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 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.

Members Insurance

A reminder – cover for individual members is available for their models, locos etc and for home workshops – it is quite

surprising how few members take out this cover. I suspect a lot are under the impression that there will be cover under their home contents insurance but that could be doubtful. If you think that your models or your workshop are covered under your home contents insurance it is recommended that you get your insurers to give you confirmation in writing.

Those who are members of clubs and societies affiliated to the Northern Association get a 10% discount off our normal premium rates for Members Insurance. It may be that some of your members have a policy with us but not told us that they are a member of a Northern Association club or society and hence they will not be getting the 10% discount. It might be an idea to put a note in your next newsletter or on your notice board – all the member need to do is get in touch with us and we will amend their policy accordingly.

Renewals

We are in the middle of the busiest renewal period – the majority of societies have a renewal date of 1st April. There is no reason for a 1st April renewal date other than historical, you can have a renewal date at any time during the year and it is easy to change – we just charge a pro rata premium from the old date up to the new date. More and more societies are changing to a date later in the year when perhaps the cash flow is a bit better after a period of public running, or to fit in with their membership year. If you are interested in changing your renewal date please get in touch with us.

So far everything seems to be going smoothly, the renewals for individual members go out well before the actual renewal date and club & society schedules and certificates are going out as soon as we receive the completed renewal instruction form but if anyone is having problems with their renewal please let us know.

Premiums

Premium rates for 2016 were unaltered however in the July 2015 budget the Government announced that with effect from 1st November 2015 there would be an increase in the rate of Insurance Premium Tax (IPT) from 6% to 9.5% and in the Budget a couple of weeks ago the Chancellor announced that IPT would rise to 10% this coming October

Tony Wood
Walker Midgley Insurance Brokers
Sheffield
9th April 2016

Legislation & Safety

I have had a few requests for information about CRB checks, it appears that some clubs have been informed by various parties that they should all be CRB checked.

All checks are now made by contacting the Disclosure and Barring Service (DBS) which was formed by merging the functions of the Criminal Records Bureau (CRB) and the Independent Safeguarding Authority (ISA) under the Protection of Freedoms Act 2012. But checks will only be made on persons engaged on a regulated activity eg the care of a child or vulnerable adult.

Please do not hesitate to contact the N.A.M.E Sec if any further information is required.

Young Engineer Award

Nominations for the 2016 Award have now closed, those nominations received will be circulated to the officers for the decision on the award.

Unfortunately there were no nominations for the Junior award which is up to sixteen years of age therefore we have given an extension for nominations in this group until the end of June for nominations to be received.

Narrow Gauge IMLEC 2016

Sale Area M.E.S will host a one day event on Saturday 28th May

Northern Rally 2016

Derby Society of Model & Experimental Engineers will host the Rally on Sat 25th & Sun 26th June

MELG

Frank Stephen has after a number of years stood down as the N.A.M.E representative and his place has been temporarily taken by the N.A.M.E. Secretary until the appointment of his successor. Volunteers are required for this very interesting role.

Boiler Matters

Currently there are 7888 (7696 last meeting) boilers recorded on file of which 1327 (1315 last meeting) have a current boiler certificate. There are 1723 (1689 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 **new** email address, **ar.xrfl@talktalk.net**. I will then reply with the blank master spreadsheet used to report the results.

When reporting new hydraulic test results by e-mail can clubs please ensure they do not include results already sent. NOTE the requirement is for HYDRAULIC test results only, therefore please do not send results of the annual steam tests.

Annual steam tests.

Some clubs believe this annual test can be recorded as 12 months after which there is a 2 month grace period. This is **NOT** true. The expiry date specified on the certificate is the date that certificate becomes invalid. This means that if you want the certificate to be valid for the maximum period (14 months) then the date has to reflect the 14 months.

Reminders:

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.

If any club wishes to send any of their boiler testers, established or prospective, 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, and catering facilities for a light lunch, who would be willing to host a seminar should also contact Alan Budd.

Alan Reid

Exhibitions

We will be attending the following Exhibitions
Spalding 23rd - 24th April, Doncaster 20th - 22nd May, Bristol 19th - 21st August
Leamington Oct 13th - 16th

AOB

Filling in of Census Forms

Unfortunately some of the renewal forms sent in were missing information that is required, in most cases this has been solved by cross referencing with last year's returns and the odd phone call, this has caused a few problems and a little extra work.

I have been asked in the past if the information can be computer generated, there is no problem with this just print it out and post with the cheque but I do need the information requested on the form.

I have occasionally received requests for the confidential lists of member societies. We do not make a practise of sending out this list as it contains information that some Officers etc have requested remains confidential to N.A.M.E, however any club wishing to contact a number of clubs that they do not have contact details for please contact the N.A.M.E Sec who will supply them with the contact details they have given for release.

Some secretary's etc do not like their telephone numbers being given out and prefer the postal address to be used instead.

The Treasurer requested that he had a copy of the Confidential List which he stated would ease his work, the Secretary stated that actually it could be beneficial if both the Chairman and the Treasurer held a copy of the Confidential List which would also allow continuance of business in the absence of the Secretary. This will be arranged as soon as possible.

Date and Place of Next Meeting

28th October 2016 at the Royal Oak at Ockbrook