**CLUB REGISTRATION & INSURANCE**

**Background**

Chess clubs within Wales are covered by the WCU comprehensive insurance policies (subject to minor exceptions). For this purpose, the insurers require confirmation that individual clubs are registered with the WCU. So a means of confirmation of that registration must be available to obviate any dispute during or after an insurance claim.

**Overall objectives**

1. We require a registration system for all WCU clubs including clubs within WCU zones and also those clubs in N Wales where there is currently no zone.
2. The system must provide tangible evidence of a club’s registration each year in order to be able to demonstrate proof of registration in advance of any insurance claim.
3. The system should be sufficiently flexible that it can be amended or discarded at short notice if required, without having to recourse to the authority of the Annual General Meeting – ie within the general administrative governance of the management board.

**Considerations**

We need to be able to demonstrate / prove registration to a third party. This can be achieved by:

* Documentary means – a simple written document confirming the date of registration
* Board minutes – both at zone and WCU level
* Payment of a cash sum.

It is considered that both documentary options above can be effective but have the drawback that either could be challenged, to prove they were actioned in advance of any claim and were not created retrospectively.

A payment of a cash sum can be evidenced from bank records, proving the receipt of the monies by the WCU. This cannot be made retrospectively and so is more firm as evidence to an insurance company.

If a cash sum is to be paid, the “levy” can be upon the club or on the zone. In practice, it would be administratively difficult for the WCU to charge clubs direct (except for NW clubs) – and in any case, the zones already collect members’ fees on behalf of the WCU. It would seem more practical for the WCU to charge the zones, based on the number of clubs to be registered. The levy or registration fee is not intended to cover the full cost of the annual insurance premium, but simply to evidence the registration of each club within the WCU. Accordingly, the annual charge is likely to be a nominal sum (agreed at £5 / club when last discussed at MB) so each zone may have the ability to decide if it will in turn charge the individual clubs or whether the zone will itself bear the cost.

**Procedures**

The WCU will require each club to register annually by payment of a nominal sum to be determined each year by the management board. Currently that sum is £5 / club pa.

The club registration fee will be payable to the WCU at the same due date as members’ subscriptions – currently 30 November in each year.

Each zone will have the authority to reclaim the registration fee from individual clubs or to bear the cost itself.