



e-news

from the Photographic Alliance of Great Britain

Issue 295. 16 November 2021



MASTERS OF PRINT

Sponsored by www.on-line paper.co.uk

No sooner had On-linepaper presented their long delayed Gold Club Trophy and a £200 voucher to Bristol P.S than we are announcing the 2021 Gold Club. We intend to leave the small, but beautifully formed, 3D printed trophy with Bristol for the rest of the year and present it early in 2022 to the 2021 Gold Club - Catchlight Camera Club. Congratulations to them, great show!

On-linepaper.co.uk

The On-line Paper Specialists

	Onlinepaper.co.uk Gold Club 2021	Total Entries	Authors	Score >12	Accepted	Total Score
1	Catchlight Camera Club	62	14	18	7	151
2	Bristol Photographic Society	94	19	9	3	136
3	Smethwick Photographic Society	33	7	16	6	111
4	Dumfries Camera Club	41	11	11	5	99
5	Beeston Camera Club	25	6	7	4	66
6	Ayr Photographic Society	26	11	7	2	57
7	Photographic Imaging Co-operative	15	3	6	2	43
8	Arden Photo Group	10	2	7	2	41
9	Chorley Photographic Society	23	5	2	2	39
10	Amersham Photographic Society	20	4	3	1	34
11	Dundee Photographic Society	20	4	2	1	31
12=	Vale of Evesham Camera Club	15	3	2	1	26
12=	Edinburgh Photographic Society	15	3	2	1	26
14	Harrow Camera Club	17	5	1	1	25
15	Dorchester Camera Club	13	3	2	1	24
16	BH Photography Club	10	2	2	1	21
17	Woking Photographic Society	19	4	0	0	19
18	Poulton le Fylde Photo. Society	10	2	1	1	18
19	Colchester Photographic Society	5	1	2	1	16
20	Conwy Camera Club	10	2	1	0	13

Calculation. 1 Point for each Print Entered + 3 Points for each Score over 12 + 5 Points for each Acceptance to the Exhibition.

Hon Editor: Rod Wheelans MPAGB MFIAP FRPS FIPF HonPAGB HonSPF. e-news@thepagb.org.uk



From our hosts, The Western Counties Photographic Federation

PAGB - AWARDS FOR PHOTOGRAPHIC MERIT Saturday 27 & Sunday 28 November 2021

The Western Counties Photographic Federation are pleased to be hosting an APM on behalf of the PAGB at Coombeshead Academy, Newton Abbot, Devon, TQ12 1PT. CPAGB on Saturday 27 and DPAGB on Sunday 28 November.

Anyone wishing to purchase tickets for either or both days can apply online using this link -

<https://wcpc.tygit.com/shop/launch/pk/e2b477700cabe0b0ad1ab93366cc63bb>

Further information can be found on the WCPF website or from the Organising Secretary at pagbawards.wcpf@gmail.com



MASTERS OF PRINT 2021

These are the judges for the 2021 Exhibition, all superb printers, and what a grand job they did!

Left to Right

Anne Greiner
MPAGB

Standing in for Leigh Preston

Roger Parry
MPAGB EFIAP ARPS
HonPAGB ESFIAP

Niamh Witty
FIPF ARPS



'Winter In The Highlands' by Jon Mee of Rolls Royce Derby Photographic Society (NEMPF)
Interim Inter-Club Print Championship - Open 2021

Judges Choice



'City On The Edge Of Forever' by David Boam of North Cheshire Photographic Society (LCPU)
Interim Inter-Club Print Championship - Open 2021

Judges Choice

GB CUP AND TROPHY 2022

OPEN FOR ENTRY - <https://pagbhost.co.uk/main/main.php>

These are now being run as a single event, with judging taking place over a single weekend on 22/23 January 2022. The A4 print entry size instigated for the 2021 competitions continues as does **no charge** for print entries.

The rules can be found at

http://www.thepagb.org.uk/wp-content/uploads/gbtrophy_cup_rules.pdf

The timetable and entry fees can be found at:

http://www.thepagb.org.uk/wp-content/uploads/gbtrophy_cup_timetable.pdf

Closing date for entries is 14th January 2022



NO CHARGE FOR PRINT ENTRIES
Enter the GB Trophy and pay no entry fee.

Sponsored by



COVER PICTURES

Thank you to Sue Critchlow and Sharon Prenton Jones who have provided seasonal images. We are grateful to them and to many others who have submitted potential "cover pictures"

Christmas and Hogomany are fast approaching and I would welcome any contributions. Read all about it at -

<http://www.pagbnews.co.uk/sites/default/files/newsletters/e-news%20cover%20and%20features.pdf>



*We got all the cameras
that money can buy. So we never have to hit the boogie.
And we keep gettin' richer, but we can't get our picture
On the cover of our e-news!*



PETER BROWN ARPS DPAGB HonPAGB PAGB PRESIDENT 2003-2005

It is with great sadness that I inform you that Peter Brown has recently died in hospital.

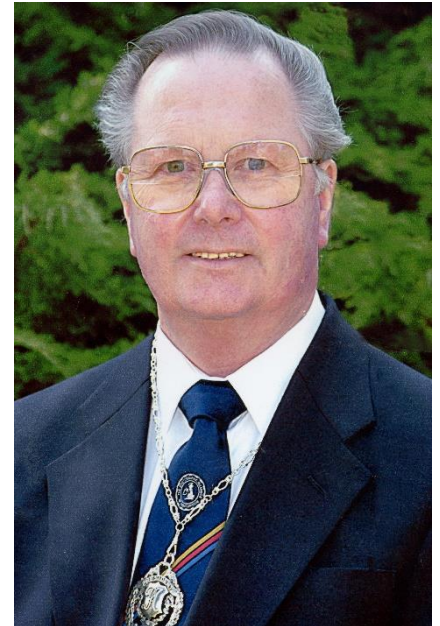
I am told that he had cancer, and also a broken heart. We knew of his cancer although we thought he had beaten it. Not so much, the broken heart.

Peter's wife, Joan, died last year, and Peter found that very hard to bear. Joan had dementia and Peter cared for her lovingly and selflessly, giving up all of his interests and responsibilities in every other part of his life to care for her.

Peter was highly regarded in the photographic world and was an Honorary President of Leicester Forest Photographic Society. It was there that Peter founded Leicester Forest AV Group, which later became the East Midlands Audio Visual Group and led and guided it for many years through many changes, especially the move from slides to digital AV. He was Chairman of the AV Group for 23 years and donated the most prestigious trophy for their Annual Competition in memory of his daughter Caroline.

He started the New Horizons AV Competition for the MCPF in 1993 and took over from Brian Jeffs as Mid-Phot AV competition organizer in 2001. He ran both competitions combined until 2005 when New Horizons came to an end. In this role he encouraged new workers

to show their work and he was also very persuasive in cajoling more experienced workers to produce new work, to ensure that the event continued to maintain its prestigious status in the AV calendar.



My dad was the kind of person who would do anything for anyone, he immersed himself in his hobbies to the extent that they no longer were hobbies. After he retired he would say that he had no idea how he found time to go to work, and that he was so involved in the whole 'photography' scene, that he had no time for photography itself - but that's what he loved about it!

He was a very clever & practical man. Clever is perhaps not the right word as he left school a year early with no qualifications and became an apprentice printer. He was a perfectionist and took huge pride in his work. He stayed in the printing trade on the shop floor all his working life, although was offered supervisor & management roles, but turned them down as he preferred working on the shop floor.

At home he could turn his hand to anything and everything, from building work & carpentry to car mechanics. He was my role model though I didn't realise this at the time.

Chris

For many years he organised RPS AV Days together with Brian Jeffs, and these were always eagerly anticipated and well supported, with countless AV workers benefiting from the shared experience.

He has been a key worker for the National Audio Visual Championships. He was Treasurer from 1997 until 2003 when he became both Chairman and Treasurer, continuing until 2009. He remained as Treasurer for the 2011 championships.

In 2011, at the National AV Championships, Peter was awarded the Dobson Henry Medal, the highest honour in the AV world, for his outstanding contribution over many years to photography and to the Audio-Visual medium in particular.

Many of you will also know Peter for his work with the MCPF and PAGB. He served as President of the MCPF from 1988 to 1990, and of the PAGB from 2003 to 2005. He was awarded the PAGB's

highest honour, the J.S Lancaster Medal with the appellation HonPAGB, and I know that it was an honour of which he was exceedingly proud. Joan was proud of him too, and supported him in everything he did, serving as Secretary of the MCPF and of the East Midlands AV Group. They were a devoted couple, and I pray that they are now reunited.

From the very beginnings of the PAGB awards for photographic merit in 1994, it was decided to include AV among the categories open to potential applicants. For many years Peter was responsible for organizing the assessments, as well as acting as Chairman of the adjudicating panel, and they were widely regarded as a model of excellence.

Even after ceasing to be a member of the PAGB Executive Committee he continued to undertake these co-opted tasks with enthusiasm and great skill, achieving a most commendable reduction in running costs for an event that traditionally ran at a loss prior to his input.

His enthusiasm and dedication to any task and to all the many roles he has undertaken have been of the very highest standard. Whatever task he took on he did with efficiency, dignity, charm and a quiet determination. He has been an excellent ambassador for the AV world and photography.

Malcolm Imhoff



Photo (left) Peter Brown and (right) Keith Scott

<< In 2011 the RPS presented Peter with the Dobson Henry Medal.

THE RPS
ROYAL
PHOTOGRAPHIC
SOCIETY

From e-news 78 in November 2012. One of several such Adjudications organised by Peter.

AWARDS FOR PHOTOGRAPHIC MERIT IN AV



These are the organisers, judges and successful applicants at the AV Adjudication held in Braunstone on 20 October 2012. A full report in the next issue of e-news.

Peter Brown, Suzanne Gregory, Malcolm Gee, Linda Gibbs, Peter Cheetham, Edgar Gibbs, Martin Fry, Richard Brown, Keith Brown, Jennifer Gee.

Masters of Print Hall of Fame

This the HALL OF FAME for those Accepted to the 2021 MASTERS OF PRINT exhibition. You can see the full HALL OF FAME from the first exhibition in 2017 until this 5th MASTERS OF PRINT at -

<http://www.pagbnews.co.uk/sites/default/files/newsletters/HoF%20to%202021.pdf>

		TOTAL	MOP 1 2017	MOP 2 2018	MOP 3 2019	MOP 4 2020	MOP 5 2021			
Peter	Adams	2	0	0	0	1	1			
Warren	Alani	5	1	1	1	1	1			
Victoria	Andrews	1	0	0	0	0	1			
Susan	Ashford	1	0	0	0	0	1			
Charles	Ashton	1	0	0	0	0	1			
Hilary	Bailey	2	0	0	1	0	1			
Susan	Baker	1	0	0	0	0	1			
Jane	Barrett	1	0	0	0	0	1			
Keith	Beard	1	0	0	0	0	1			
Dan	Beecroft	2	0	1	0	0	1			
Kevin	Blood	1	0	0	0	0	1			
Colin	Bradshaw	3	0	0	1	1	1			
Kean	Brown	4	0	1	1	1	1			
Lisa	Bukalders	1	0	0	0	0	1			
Michele	Campbell	2	0	0	0	1	1			
Laurie	Campbell	1	0	0	0	0	1			
Margaret	Chambers	1	0	0	0	0	1			
Barry	Dickinson	2	0	0	0	1	1			
Margaret	Elliot	1	0	0	0	0	1			
Stan	Farrow	2	0	0	0	1	1			
Edmund	Fellowes	1	0	0	0	0	1			
Glyn	Fonteneau	1	0	0	0	0	1			
Robert	Goode	1	0	0	0	0	1			
Sally	Hammond	2	0	1	0	0	1			
Lynda	Haney	4	0	1	1	1	1			
Paul	Hassell	5	1	1	1	1	1			
Lorna	Hayton	1	0	0	0	0	1			
Ann	Healey	2	0	0	0	1	1			
Dean	Irvine	1	0	0	0	0	1			
Maybeth	Jamieson	5	1	1	1	1	1			
Dinah	Jayes	1	0	0	0	0	1			
Trevor	Lane	1	0	0	0	0	1			
David	Lowe	2	0	0	0	1	1			
David	Lyon	2	0	0	1	0	1			
Dave	Mckay	1	0	0	0	0	1			
Barry	Mead	3	0	0	1	1	1			
David	Moyes	2	0	0	0	1	1			
Tony	Mulvenna	1	0	0	0	0	1			
Sue	O'Connell	2	0	0	1	0	1			
Richard	O'Meara	4	1	0	1	1	1			
Rikki	O'Neill	3	0	0	1	1	1			
Helen	Otton	1	0	0	0	0	1			
Dianne	Owen	2	1	0	0	0	1			
Tim	Pile	3	0	0	1	1	1			

Steve	Proctor	1	0	0	0	0	1			
Gordon	Rae	2	1	0	0	0	1			
Mike	Sharples	2	0	0	0	1	1			
Lesley	Simpson	1	0	0	0	0	1			
Gary	Stamp	2	0	1	0	0	1			
William	Strain	1	0	0	0	0	1			
Alastair	Swan	1	0	0	0	0	1			
Jack	Taylor	3	1	1	0	0	1			
David	Thomas	3	1	1	0	0	1			
Colin	Trow-Poole	3	0	1	0	1	1			
Julia	Wainwright	4	0	1	1	1	1			
Colin	Westgate	4	1	1	0	1	1			
Chrissie	Westgate	3	1	1	0	0	1			
Hugh	Wilkinson	1	0	0	0	0	1			
Jennifer	Willis	2	0	0	0	1	1			
Gillian	Young	1	0	0	0	0	1			



Every successful entrant is awarded the unique Bronze badge every year, replaced by the rare Silver badge when they have had an acceptance in Five Masters of Print exhibitions. The badges for 2020 were posted to the successful entrants but, for this 2021 exhibition, we are returning to presenting them at the Grand Prize Giving

ceremony in Birmingham, or at any subsequent PAGB public event, on signature of the Archive Catalogue. If anyone will find it impossible to attend such an event, please contact the organisers so that alternative arrangements can be made.



Loved to Bits by Julie Cowdy

QUOTE
UNQUOTE

“While there is perhaps a province in which the photograph can tell us nothing more than what we see with our own eyes, there is another in which it proves to us how little our eyes permit us to see.”

Dorothea Lange

JOHN WIGMORE MPAGB FRPS EFIAP APAGB BPE4*

1934 - 2021

Kent County and Photographic Alliance of Great Britain Judge. Photographic mentor and Photoshop addict!
Husband to Eileen Wigmore, (Deceased), Dad to me and Grandfather to Emma.

I am sad to let you know that Dad passed away very quickly and very peacefully just before midnight on Thursday 21st October in the William Harvey Hospital. The previous evening I had been very worried about him when he called. He was having problems speaking and his breathing was very wheezy. We called an ambulance and rushed over straight away but Dad, being Dad, resisted attempts to be admitted. However after some strong persuasion he reluctantly agreed!



© Eileen Wigmore

In the afternoon he was joking with the nursing staff and whilst he was dehydrated, low on oxygen and on antibiotics, he was cheerful, and they didn't have any great concerns. At around 11.30pm they called and said my dad had suddenly gone downhill and could I go in urgently. When I arrived 20 minutes later, he had passed away 5 minutes prior. My Mum's cancer journey was a difficult one so despite the huge shock at Dad passing so quickly, I am happy that his final hours were without pain or suffering.

Whilst many of you know that Dad and I often struggled with each other over the years - similar personalities, I guess. I believe our relationship became stronger after my Mum died and being his only child, he became reliant on me, along with his daily carers at MyLife,

who I can only praise for their loyalty, love and dedication.

Professionally he was a pharmacist, the majority of his time being based at the old Willesborough Hospital, followed by the William Harvey, but his true passion was photography followed by a love of trains and fishing - mainly freshwater but the occasional sea fishing too. I'm not sure how many times I visited the Bluebell Railway as a child! It is partly from Dad that I eventually followed in his photographic footsteps, along with some of my Mum's creative flair which combined to give me a love of painting, photography and general crafting.

Oh, and he also used to make his own wine which was invariably drunk after the many camera club committee meetings that were held at home. A very high alcohol content it had too! Many would go home feeling more than a little tipsy!

Very sad news for the KCPA as one of its long service members, John Wigmore FRPS MPAGB APAGB EFIAP, passed away after a short illness. As a member of Ashford Photographic Society, he served with the KCPA committee for 36 years, becoming president from 1976 to 1980 and again from 1996 to 1999, and remaining on the committee until 2010. In 1989 he received his APAGB and in 2014 was made a Life Vice President of the KCPA. He was also a PAGB judge until 2016 and is the author of a PAGB recorded lecture "To Judge or Not to Judge". Alan Lomakin

Dad missed Mum terribly and never really got over her death, keeping her ashes tucked away in the lounge next to him. Once cremated they will be together again when I will scatter their ashes in the near future.

This is the last photograph that Dad posted on social media, only a few days ago. He was addicted to Photoshop and was still dabbling and editing photographs to the very end. I feel it is a little ironic that this last image looks a little like the end of the world is coming, with the rather spooky looking cloud. Perhaps he knew something I didn't!



RIP dear Dad, and sorry I didn't achieve my FRPS before you passed. I know you were so keen for me to do so. It is still on my bucket list of things to do.

A few years ago I prepared this book for him as a surprise - he was needless to say very chuffed and I am now delighted that I have a wonderful book to keep as a family heirloom for the future, <https://www.blurb.co.uk/b/1177521-through-my-lens-a-selection-of-favourite-images-by>

If you are free and would like to attend Dad's funeral it will be held at Charing Crematorium on Nov 19th at 3.15PM followed by a wake at the Kennington Women's institute hall. Please feel free to wear coloured clothing at the funeral. No flowers please but donations to either the Bluebell railway or the Pilgrims Hospice. Details here - <https://johnwigmore.muchloved.com/>

Sue Chapman



<https://www.flickr.com/people/76993652@N03/>

Pictures by John Wigmore

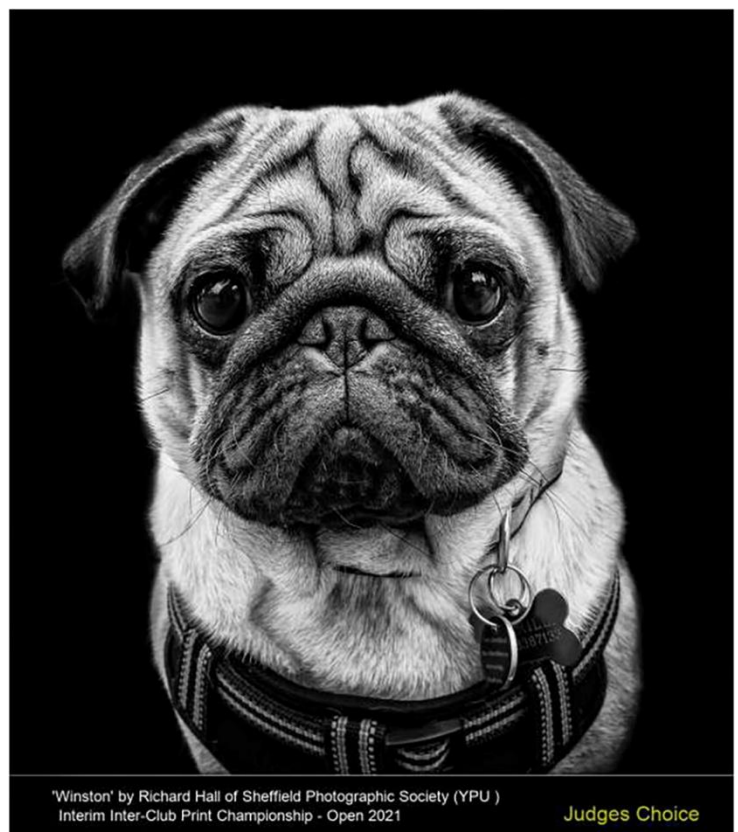
AV News

All AV enthusiasts should subscribe to AV News



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Appendix to FIAP document 018/2017 FIAP DEFINITIONS

The contents of this document, designed to support the effectiveness of the FIAP Patronage Rules, form part of those Rules and are similarly enforceable.

I. SPECIAL ARRANGEMENTS FOR SALONS WITH A NATURE and/or WILDLIFE SECTION

FIAP NATURE PHOTOGRAPHY DEFINITION

Nature photography records all branches of natural history except anthropology and archaeology. This includes all aspects of the physical world, both animate and inanimate, that have not been made or modified by humans.

Nature images must convey the truth of the scene that was photographed. A well-informed person should be able to identify the subject of the image and be satisfied that it has been presented honestly and that no unethical practices have been used to control the subject or capture the image. Images that directly or indirectly show any human activity that threatens the life or welfare of a living organism are not allowed.

The most important part of a Nature image is the nature story it tells.

High technical standards are expected, and the image must look natural. Adding a vignette or blurring the background during processing is not allowed.

Objects created by humans, and evidence of human activity, are allowed in Nature images only when they are a necessary part of the Nature story.

Photographs of human-created hybrid plants, cultivated plants, feral animals, domesticated animals, human-created hybrid animals and mounted or preserved zoological specimens are not allowed.

Images taken with subjects under controlled conditions, such as zoos, are allowed.

Controlling live subjects by chilling, anaesthetic or any other method of restricting natural movement for the purpose of a photograph is not allowed.

No modification that changes the truth of a Nature image is allowed. Images may be cropped but no other technique that removes, adds or moves any part of the image is allowed.

Techniques that remove elements added by the camera, such as dust spots, digital noise and lens flare are allowed.

Complete conversion of colour images to greyscale monochrome is allowed. Partial conversion, toning and infrared captures or conversions are not allowed.

Images of the same subject that are combined in camera or with software by focus stacking or exposure blending are allowed. Multiple images with overlapping fields of view that are taken consecutively and combined in camera or with software (image stitching) are allowed.

WILDLIFE PHOTOGRAPHY

In addition to the restrictions on Nature photography, images in Wildlife sections of exhibitions must meet the following conditions:

- (a) Zoological organisms must be living free and unrestrained in a natural or adopted habitat of their own choosing.
- (b) Images of zoological organisms that have been removed from their natural habitat, are in any form of captivity or are being controlled by humans for the purpose of photography are not allowed. Botanical organisms may not be removed from their natural environment for the purpose of photography.
- (c) Images that have been staged for the purpose of photography are not allowed.

PLEASE NOTE

These Rules and Definitions DO NOT apply in PAGB Competitions.



Premium GLOSS 300

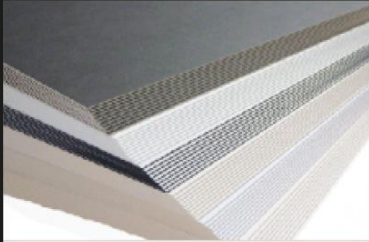
300gsm heavyweight paper with a classic smooth gloss photo finish.



Window Mounts

Pre-cut, precision guillotine trimmed

Standard apertures include:
A4, A3, A3 3:2 Ratio, A3 70mm Border,
280x280mm, 140x400mm Letterbox



Mountboard

High quality, precision guillotine trimmed
for clean accurate sizing

500x400mm



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RECORDING



The PAGB has produced advice about the recording of online lectures and events – look under “Advice” at <http://www.thepagb.org.uk/library/>



Clubs, lecturers and judges should be aware, and should guard against, the potential for anyone in the online audience recording without your knowledge or your permission.



These pictures by Geoff Corris arrived too late for the Halloween issue but show how much he enjoyed it.

Advice

- *Club Constitution/Rules*
- *Child Protection*
- *Health & Safety*
- *Data Protection*
- *Data Protection – Writing a Policy*
- *Recordings of Meetings*
- *Images of People – Opinion*
- *Standards for Projected Digital Images*
- *RPS Nature Group Code of Practice*
- *Meetings and COVID-19 risk management*

DID YOU KNOW?

You can find advice on many subjects in the library on the PAGB Website.

<http://www.thepagb.org.uk/library/>



arena SEMINAR 2022

Friday 4th to
Sunday 6th March

at the Riviera Hotel
Burnaby Road, Alum Chine,
Bournemouth, BH4 8JF

A CHANCE TO SEE SIX DIFFERENT PHOTOGRAPHERS



Andrew Testa



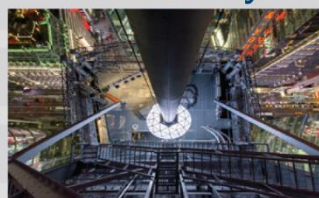
Kieran Doherty



Marianthi Lainas



Paul Mitchell



Lucinda Grange



Ted Sturgeon

Visit arenaphotographers.com for more information and to book.
Any queries to email Maureen Connelly at mmm.connelly@gmail.com



75th Exhibition of Photography 2022 - Call for Entries

With the uncertainties that Covid has caused we feel unable to commit to having prints for our 75th, which we regret. However plans are in hand for us to accept and display Prints & PDI in 2023.

The Exhibition is for Projected Digital Images, with four classes in each media category: Open Monochrome, Open Colour, Scapes and Nature
Enter online at www.southportphotographic.co.uk using the **Exhibition** link.

Entries Open 1st November, 2021 and Close 14th January 2022

Selectors: Open Monochrome and Colour

Gwen Charnock FRPS MPAGB APAGB
Phil Charnock FRPS MPAGB APAGB
Gordon Jenkins Hon.PAGB

Selectors: Scapes and Nature

Stephanie Cook DPAGB APAGB EFIAP/b
Roger Evans MPAGB FBPE EFIAP/p
Gordon Rae ARPS MPAGB



PAGB Patronage No 2022/009

Member of the BPE





Photographers' Insurance with Darwin Clayton

Public Liability Insurance

What does this cover us for?

This is designed to cover your legal liabilities for accidental damage to third party property or injury to third parties caused by the negligence of your club/members arising from incidents occurring during club meetings, events, trips and exhibitions. This would be things like – a speaker tripping over a trailing wire at a club meeting or someone being hit by a falling print which had been incorrectly mounted at an exhibition. It also includes Member to Member liability which protects members against third party claims from other members.

How much cover do we have?

The limit of indemnity is £5,000,000 as standard (higher limits are available on request).

Common Questions:

- What do we need to do if the number of members increases and we go into a different Public Liability band?
 - Just let us know and we will note your records – there is likely to be a small additional charge.
- What is the excess?
 - £250 each and every loss to third party property and no excess for personal injury claims.



“All Risks” Insurance

What does this cover us for?

This sections covers you for equipment:

- owned by the club (Club Property)
- loaned to you (Third Party Property)

It consists of items such as projectors, laptops and trophies. Cover is operative anywhere in the UK and includes Europe or Worldwide cover for up to 45 days in any one year. Prints and Transparencies cover is no longer available and Club Money is now covered, free of charge, up to £1,000.

How much cover do we have?

You decide on the sum insured that you need. This should be the current cost of 'as new' replacement items, of a similar specification, to those you want to insure.



Common Questions:

- Can I add “All Risks” cover mid-term?
 - Yes, you can, and the premium will be proportionate to the time that you are on cover subject to a minimum charge of £44.00. It will renew on 1st February irrespective of when it starts.
- Do we have to insure all of the property that the club owns?
 - No, you can just insure those items that you want to.
- What is the excess?
 - £100, each and every claim.

Management Protection Insurance

What does this cover us for?

As a committee member or trustee you should be aware that, you, as an individual, can be brought into a legal action for ‘wrongful Acts’ and your personal liability here is unlimited. For example a committee member might find themselves being asked to respond to an action for discrimination or a poor decision. This cover is designed to protect individual Committee Members / Officers against a personal liability claim under these circumstances.

How much cover can we have?

This cover can now be included within your main policy and there are two limits available - £100,000 (as per the previous umbrella policy) and £250,000. You choose the amount of cover that you feel meets the needs of your club.

Common Questions:

- Do we have to take out the Management Protection cover?
 - No, it is not compulsory. However, please bear in mind that your personal liability in the event of a claim is unlimited and some members will not stand if the cover is not in place.
- There are 4 sections on the policy – which will we be covered for?
 - The standard cover for clubs/federations is section I. Directors & Officers Liability. The other covers are not available under this policy. If they are required a separate quote can be provided.
- What is the excess?
 - £250, each and every claim.



General Frequently Asked Questions

Does the club need to be affiliated to the PAGB to benefit from this insurance?

- Yes, it does, we continue to work directly with Insurers to ensure that they are fully aware of the activities of the PAGB and its members and it is through this close relationship that beneficial terms have been secured.
- If you do take out a policy with us, and do not renew your subscription with the Federation, the policy will be void and any premiums paid will be refunded.

Covid – What should clubs be doing?

From an insurance perspective the insurance company, RSA, suggest that clubs should follow current Government guidelines – there can be nothing more prescriptive in that the situation is obviously changing as time goes by.

How can we pay?

The preferred option is by BACS – our account details are included on the Application Form

Where can I find more information regarding policies?

On our website by clicking on the following link: <https://www.darwinclayton.co.uk/products/photographers/>