

**MINUTES OF THE MENDIP CAVING GROUP EGM**  
**HELD ON THE 11th OCTOBER 2003 AT NORDRACH COTTAGE**

*The Mendip Caving Group is a Registered Charity No. 270088*

Meeting called by a majority of the Committee and by the following five full members: Jacky Ankerman, Tim Francis, Lee Hawkswell, Wayne Hiscox, Linda Milne

Chairman: Geoff Beale  
Present: 13 full members.

**1. Apologies for Absence:**

Doug Harris, Lynn Furneaux, Tony Knibbs, Denise Knibbs, Clive Maybury, Pat Newman, Martin Rowe, Yvonne Rowe, Pat Walsh

**2. Public Liability Insurance**

Background: enclosed with the agenda was a document from the BCRA outlining potential changes to Public Liability insurance. The Committee drew members' attention to the fact that as of 1<sup>st</sup> November 2003 it is anticipated that all members will cease to be covered by Public Liability insurance. The EGM was called primarily to obtain the views of members as to how the Committee should proceed if this projected scenario should happen.

The Secretary outlined the background to why the BCRA may no longer be able to provide Public Liability Insurance and implications for the future. The meeting discussed two potential scenarios:

1. No public liability insurance will be available
2. Public Liability Insurance will be available but at a markedly increased cost

It was felt that in the short term *scenario 1* may be possible but in the long term a policy will be negotiated between the BCRA and its broker/an insurance company. In the short term this would have implications for caver access as the access agreements for many major caves (e.g. Charterhouse Caves, Dan-yr-Ogof, OFD, and Peak Cavern) were negotiated on the basis that cavers would have Public Liability Insurance. Inevitably there would no longer be access to some or all of these sites. Some landowners may also be concerned that they are no longer covered by the policy and restrict access to other caves. The BCRA have indicated that the landowner element of the Public Liability Insurance policy will be their priority if they are unable to negotiate a policy on the existing terms and conditions.

The meeting requested, that in the event of no public liability insurance being available via the BCRA, the Committee:

1. Seek out an alternative source of insurance for all Committee members and Custodian Trustees. The Charities Commission was suggested as a potential source of advice.
2. Advise members that they are no longer insured and recommend that they try to arrange their own insurance.

If *scenario 2* - Public Liability Insurance available but at a markedly increased cost – the meeting was informed that individual members would be responsible for arranging their own insurance. The meeting felt that membership of the Mendip Caving Group should not be linked to whether or not a caver possessed Public Liability Insurance. It was felt that in the unlikely instance of a 'caver-on-caver' litigation the club would be not at risk. The issue of MCG cave leaders such as for Upper Flood, who are in effect acting on behalf of the club, was discussed. The Committee were directed to recommend that members took out Public Liability Insurance, and circulate information on the available BCRA policy, but not make this a requirement of membership.

### **3. Co-option of Honorary Librarian/Recorder**

Background: Jane Baldwin has resigned from the post and the Committee sought a replacement at the meeting.

No volunteers were forthcoming at the meeting. In recognition of the relative importance of the Librarian/Recorder Committee post to the running of the Mendip Caving Group, the Caving Secretary indicated that he would be willing to resign from his post and be considered for co-option as Librarian/Recorder. The meeting agreed to this course of action and the Caving Secretary indicated that he would send a letter of resignation to the Secretary. Subsequent to the receipt and acceptance of the resignation letter at the next Committee meeting a volunteer for the position of Caving Secretary will be sought.

### **4. Any other business**

Shute Shelve Cavern:

Doug Harris is a key holder of Shute Shelve cavern. He wished to publicise this in the newsletter and is available to run trips once the cave reopens after the bat season.

The Wessex Dinner:

One guest ticket was available for an MCG member to attend the Wessex dinner on Saturday 18<sup>th</sup> October. The Secretary asked if anyone was interested in going. No firm commitment was made at the meeting.

Guest dinner tickets:

At present the MCG invite two guests from the BEC, Wessex and Shepton Mallet to the annual dinner. The Wessex has indicated that they would prefer to invite only one guest from each of the clubs to their respective dinners. The BEC have not invited any guests to their dinner this year. The meeting considered the advantages of inviting two guests and the importance of maintaining strong links with our fellow clubs. After discussion the meeting directed the Committee to invite only one guest from each club as of 2004. Malcolm Cotter mentioned that he would investigate the potential for a gift aid claim against guest dinner tickets for the 50<sup>th</sup> dinner.

Members' weekend:

It was felt that, where possible, the club should try and coincide members' weekends with major caving events on Mendip, particularly Mendip 2004. The Committee agreed to keep an eye on the caving calendar and encourage support of such events.

Council Tax discount:

It was pointed out that clubs will be entitled to a discount of 80%, and may be considered for up to 100%, on their council tax from April 2004. At the moment, as the MCG is a charity as well as a normal caving club, we receive a discount of 80%.

Lounge table:

Mick Norton asked whether the club would be interested in an alternative design to the existing two tables in the lounge. The meeting expressed an interest in his suggestion and he was asked to discuss the size of the table and budget with the Committee.