

What is Public Liability Insurance?

PLI covers claims made against you by third parties who have been injured or whose property has been lost or damaged due to your negligence. The policy also covers any defence fees that are incurred even if you are eventually cleared of any fault.

Do I really need PLI?

The SoA believes it is beneficial for our members to have access to a suitable and affordable form of PLI and have negotiated this scheme should you wish to have the cover.

Many members have spoken to us of the increasing necessity to have PLI for their work, meaning it has an impact on their livelihood.

This can be a particular issue for those who work in Local Authority buildings. For instance, West Sussex schools insist on writers having £10 million cover. Schools in Yorkshire and the Midlands ask for £5 million and Staffordshire County Council will be asking for £5 million cover for visiting writers. The trend seems to be that more and more LAs and LEAs are insisting are making these conditions.

Alternatively, you may wish to have PLI as a precaution.

Who can sign up to this scheme?

This scheme is only available to members who are resident in the UK. The scheme covers members when involved in common writing-related activities in the UK and the rest of the world but not in the United States or Canada. This is because insurers believe the courts in North America are prepared to accept a much lower test for negligence and to award much higher amounts. As a result there are few insurers prepared to offer this cover. If you intend to work in North America, you will need to consider buying insurance in the local market.

It is also necessary to have a valid email address to take out the cover. To keep premiums to a minimum, Imaging Insurance issue policy documents by email and any claims will be dealt with online at the outset. Therefore, the SoA will pass on these details on your behalf.

What will this scheme cover?

The following is a list of activities anticipated and covered in this PLI:

- Public/private talks/speeches
- Teaching/conducting seminars for adults or children
- Interviewing
- Specific writing assignments (e.g. Translation/commissions)
- Working from home/own office
- Working at/ visiting other people's home/ office
- Book signings
- Storytelling events/readings

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- Book festival appearances
- Prison visits
- Recordings or TV/Radio appearances

Imaging Insurance has tailored the cover to meet the requirements of the majority of our members in order to keep premiums at a minimum. However, there were a few activities mentioned by those who filled in the online survey that will not be covered by the policy. These include outdoor-based activities, such as guided walks or tours or outdoor workshops. Also excluded are activities that involve significant other equipment, for instance running a bookstall.

What do I do if my work falls outside of the covered activities?

Chris Knott Insurance, who are the broker for Imaging Insurance policy, will be arranging the standard PLI. You can get in touch with them on imaging@chrisknott.co.uk or 01424 205012 and they will happily discuss your need for enhanced cover. Alternatively, you may wish to look elsewhere for a form of insurance that is fitted to your working requirements.

How does the SoA's scheme work?

The policy expiry date is the same as your membership's expiry date. This means that it may be advisable to take out insurance, for the first time, in the same month that you are elected to the SoA, as this means that you will be covered for a full year. However, the premium is very competitive even if you are only covered by it for a few months. From your second year on, you will need to remember to renew PLI when you renew your membership.

Please note that the cover start date will be the same as the date of payment, but you will not receive the policy document from Imaging until the beginning of the following month. If you need to receive your document urgently, please email membership@societyofauthors.org.

What if I already have PLI?

If you already have a current PLI policy, there is no reason you cannot join the SoA's scheme. It is important to note that if you have two PLI policies running concurrently then those policies are not negated. However, in the event of a claim, your insurers will need to be aware of each other so they can agree their appropriate contribution.

Joining the scheme

You can join the scheme at any time, although mid-term joiners will incur the full premium for the remainder of their cover. Go to www.societyofauthors.org/pli to join the scheme.

If you have any questions, please contact us on membership@societyofauthors.org or call 020 7373 6642.

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It is important to note that although the SoA will be administering the payments of premiums, the scheme is run by Imaging Insurance and the SoA has no involvement in or responsibility for the scheme. All claims must be made directly to Imaging Insurance.

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