



BCGBA Group Insurance Policy 2026

To All County Secretaries / County Membership Co-ordinators (CMCs)

Apologies for the delay in getting this information to you which was due to some procedural issues. It had been hoped to have a fully automated process in place but that has, unfortunately, been delayed.

There will be two stages to the process as detailed below. The first will be the manual process which will be put in place by 20 December 2025. The second will be the automated process which we aim to have in place within two months. If you do not need to renew your insurance before then please wait for the automated process.

I would be grateful if you could ensure that the email together with copies of this document is forwarded to all clubs, leagues and associations within your County Association as soon as possible please.

The British Crown Green Bowling Association (BCGBA) has again taken out a Group Insurance Policy for 2026, and cover runs from 1 January 2026 up until 31 December 2026. You will note that the cover is the same as in 2025 with the additional benefit that the **Personal Accident cover now has no upper or lower age limit**, previously there were age limit restrictions.

To ensure continuity of cover and to 'opt in' to the BCGBA Group Insurance, clubs, leagues and associations must be valid bona fide members of BCGBA. For the personal accident cover, members must hold a valid BCGBA membership and **be listed on the players list for their club(s) on the BCGBA database**. If clubs need help with updating these lists, they should contact their County Membership Co-ordinator (CMC) formerly the County Registrar.

1. Manual Process (available from 20 December 2025).

If your club, league or association wishes to take advantage of this membership benefit now then you will need to pay your membership benefits fee as soon as possible. You must pay the fee (£55.00) to the business account listed below.

Payment to be made to:

Bank	NatWest
Account	BCGBA Registrar A/C
Account Number	35615672
Sort Code	60-12-49
Reference	Your Club, League or Association BCGBA membership number

The person who has paid the membership benefits fee must then confirm payment has been made by emailing membershipmanager@bcgba.org.uk (Please note this email address is different to last year.)

This email should be sent **as soon as possible after making the payment**, and **give the following information which is compulsory**:

- ✓ the name of the person who made the payment
- ✓ the name of the club, league or association who are applying to 'opt in' to the insurance
- ✓ the club's, league's or association's **BCGBA membership number**
- ✓ the date and time of payment.

This process needs to be followed carefully so that the Membership Manager has the correct name and email address to send the confirmation and documents to once payment of the membership benefits fee has been verified.

You will receive an automated email reply when you send your email with the details as requested and this will be followed by an email reply from the Membership Manager confirming receipt of your fee (usually within 14 days but at the start of the year this may take a little longer). A letter will be attached, which is adequate to be displayed in your clubhouse or shown as proof of insurance cover, together with a summary of cover booklet from Howdens. The original policy is held in the name of BCGBA.

A copy of the full policies will be available on the BCGBA website under membership/insurance.

2. Automated Process (we hope to have this available in two months' time)
I will contact everyone again as soon as the automated process can be used.

3. Cover in 2026

The BCGBA Group Insurance Policy covers the following:

If members choose to 'opt in' to the policy they must 'opt in' to the whole policy, they cannot just 'opt in' to parts of the policy.

Combined Liability Insurance

Public/Products Liability - £10,000,000

Professional Indemnity - £10,000,000

Employers Liability - £10,000,000

Directors and Officers Liability - £100,000

Abuse Cover - £2,000,000

Personal Accident - (No upper or lower age limit)

Accidental Death - £25,000

Permanent Total Disablement - £20,000

Temporary Total Disablement - £75 per week

Hospital Benefit - £10 per day

Injury Assistance - £30 per day

Broken Bones (Limbs only) - £80

If you have any queries or require further information, please do not hesitate to contact me.

Pat Crowther
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