

The Caravan and Motorhome Club Suffolk Centre
Minutes of Committee Meeting at Chairmans House
Monday 2nd March 2026

Meeting Start 07:40pm

Attendees:

Paul Fitch
Ron King
Diane Fitch
Will James
John Meyrick

Item 1: Apologies for Absence:

- Martin Coombes
- Julian Fincham-Jacques

Item 2: Corrections from Previous Minutes

- None

Item 3: Signing of Previous Meeting Minutes

- Signed by Paul Fitch

Item 4: Matters Arising from Previous Minutes

- Julian Fincham-Jacques (Don Alcock)
- Sarah Fincham-Jacques (Dave Totman Junior Trophy).
- 13 Fellowship plaques handed out in total
- Not had a chance to speak to Barry Dye about insuring centre equipment. Paul will look into this once he returns from holiday.

Item 5: Chairmans Report

- **Rallies Attended:** No rallies attended since last meeting as there were no Suffolk ones in the programme.
- **General Updates:** This has been an extremely busy month for me personally so I have not made as much progress on some of the action points as I would have hoped. I have looked into the insurance of club equipment and there are various types available which cover a variety of things.
- **Chairman's Charity** - Emailed Julie Breed (Thorpeness lead marshal) and agreed that we (Diane, myself and Ben Fitch) would sell burgers on the first night of the rally to raise funds for the chairmans charity. She is happy we will be doing this.
- The chairman wishes to thank Ron King for attending the Divisional Meeting at Impington on his behalf.
- **Insuring club equipment**

Isn't just about the "stuff" itself; it's about how that equipment interacts with your members and the world. Since it's 2026, many insurers now offer "Commercial Combined" packages specifically for clubs (sports, social, or hobby) that bundle these together.

Here is the breakdown of the specific types of insurance we may want to consider:

If we...	We need...
Keep gear in a shed or hall	Standard Contents Insurance
Take gear to different sites	"Away from Premises" / Portable Equipment Cover
Have gear that could hurt people	Public Liability Insurance (Covered CAMC)
Rent equipment for events	Hired-in Equipment Insurance

1. Contents and Equipment Insurance

This is the core cover for the physical items. It protects against **theft, loss, and accidental damage**.

- **On-Premises Cover:** Protects equipment stored at your clubhouse or a locked storage facility.
- **"All Risks" / Portable Cover:** Essential if your club takes gear to different venues, away games, or events. Standard contents insurance often *only* covers items while they are inside your building.
- **New-for-Old:** Look for this clause so you get a brand-new replacement rather than the "market value" of a used item.

2. Public Liability Insurance (Crucial) - Covered by CAMC cover

While this doesn't "insure" the equipment from breaking, it protects the club if your equipment **causes injury or damage to someone else**. * *Example:* A heavy goalpost falls on a spectator, or a faulty speaker system at a social club starts a fire that damages a neighboring building.

- Most venues will require you to have at least **£5 million to £10 million** in cover before they let you through the door.

3. Hired-in Equipment Insurance

If your club frequently rents expensive specialized gear (like AV systems for an event or heavy machinery for groundskeeping), your standard policy might not cover it.

- This covers your legal liability to the rental company if the gear is damaged while in your care.

4. Specialised Add-ons

Depending on your club's specific activities, you might need:

- **Trustees' & Officers' (Management) Liability:** Protects the people running the club if they are sued for "mismanaging" funds or assets (like losing expensive equipment through negligence).
- **Business Interruption:** If your equipment is destroyed (e.g., in a fire) and you can't run your club sessions, this helps cover the lost income or the cost of renting temporary gear to keep going.
- **Money Cover:** If your club handles cash (tuck shops, membership fees), this protects the money while it's on-site or being transported to the bank.

If we can confirm which type of cover we want to consider I can investigate further.

- I have not had chance to visit Barry Dye to see what equipment he has stored atm. I will have to arrange to do this on my return.
- I will be away from 3rd Mar-15th April on holiday so Ron will be chairing Easter on my behalf
- John Meyrick recommended Unity as a possible insurer to consider.
- Janet Dobson has offered to keep on top of the Secretary work whilst Diane and I are away which has been agreed by committee at last meeting and governance.
- Diane attended Brian Southgate's funeral on my behalf as I was unavoidably detained.

Item 6: Treasurer Report

- 2025 Accounts were signed at the meeting.
- 2026 Rally processing up-to-date (Saxtead - 1st Rally of the year; Burns Supper & Winter Warmer). Thorpeness booking payments trickling in – 7 so far in 2026. Ideas Barn didn't invoice for 2025, they've now billed for 2025 & 2026.
- Rally Book Adverts – Caravan Cleaner paid after a reminder. Need to drop into Farnham to remind.
- Burns query – I haven't managed to find time to challenge
- HSBC mandate – On-line update timed out (Mark Pearson was away for a lot of January). I've re-entered all the data and resubmitted on Wednesday 25th.

Item 7: Secretary's Report

7.1. Membership

- Membership on Friday 27th February was 991 but 51 are January renewals that will come off the next week's report. Janet will contact any lapsed members by email.

7.2. Correspondence received:

- Any invitation rallies in our book need to contact the Secretary of that Centre to get attendance information. Secretaries to arrange that we swap this info.
- Event Terminology Correspondence circulated to committee on 01/03/2026

7.3. Attendance –

- Defaulters: Emailed the Saxtead defaulters with our decision not to request a donation on this occasion. Apologies received back from both. For the Burns night one was non-centre but dealing with a serious health condition, one passed away and one another centre chairman. No further action has been taken. Do not know Defaulter details for Winter Warmer at this time.
- Diane has emailed Governance whether we can publish Defaulter names in our minutes to try to discourage regular defaulters.
- Should marshals acknowledge rally slips. John Meyrick will contact all rally marshals to confirm receipt of rally slips and keep a record of the fact emails have been sent. Then if someone is a defaulter we have a paper trail acknowledging that we confirmed their booking.

7.4 Other

- Received notification of the passing of Richard Folley. Have asked Janet to send a sympathy card to Lillian on the club's behalf in my absence and requested Will arrange the refund of their Thorpeness rally fee.
- Sent a sympathy card to Brian Southgate's family.
- Diane to order some custom club Sympathy Cards for our use.
- Drafted up a Summer Newsletter and circulated it to committee. Will send out on my return from holiday.
- Committee & governance agreed that Janet can cover for Diane when she is on holiday and this will be extremely useful.

Item 8: Rally Secretary Report

- Nothing to report
- John to write article for newsletter regarding impact of Defaulters.

Item 9: Publicity Discussion

- Newsletter is being drafted for the Summer edition.

Item 10: Centre Equipment Report

- Paul to contact Chris Stammers about equipment so we can update the list of equipment held.
- Committee in process of reviewing the list and ensure we can track what we hold and what is still usable and worth keeping.
- Paul and Diane have ticked off some stuff.
- Paul is also going to collect carpet bowls mat from Trevor to see if it is still OK to use.
- Thanks to Ron for updating the list of what is held and by whom.

Item 11: Webmaster Report

- Working on anonymising the information in the rally book to go on the website

Item 12: Division Updates

- Requesting a Treasurers meeting on 23rd March by Teams – Need to confirm with Will.
- Hoping to arrange a similar meeting for the Rally Secretaries. Confirmed John is happy for them to contact him via Teams meeting

Item 13: Any Other Business

- Sad news we have lost another member Richard Folley.
- Ron will chair Peewit in Pauls absence
- Rally sec clarified the information required for 4B process. Marshal sends a form to rally sec. If its out of area send 4B.

Meeting closed 9:45pm

Next Meeting: Wednesday 22nd April 2026 7.30pm via Teams (Julian to send invite)