

Clubs and Club officials liabilities in the event of an insurance claim

With the increased numbers of members not renewing their BMFA membership at the traditional time of 1st January every year (new members tend to opt for a rolling membership which expires one year after the joining date), there was some concern from clubs about potential liabilities in the event of a lapsed member having an incident.

This has now been comprehensively answered by the insurers and their short answer is below in blue.

“The comprehensive protections that you have in place guarantee that the clubs would be indemnified against any claims made against them for negligence that we could envisage.”

Clubs should try to ensure their members have renewed their BMFA membership, but this should not be a time consuming job and only needs to be done “now and then” to pick up any stragglers.

A full guide to using the JustGo portal to check membership status is [here](#).

The full response to our queries on insurance liabilities for clubs is overleaf.

Alan Paul
BMFA East Anglia Area Delegate
March 2026

Full response from BMFA insurers ref clubs liabilities in certain scenarios

Our questions in black

BMFA CEO response in red

BMFA insurers response in blue

From: Karen Tonge <Karen.Tonge@sports-insure.co.uk>

Sent: 06 March 2026 12:19 PM

To: David Phipps <david@bmfa.org>

Subject: RE: BMFA : Questions for Andy

Hi David

See my comments below hope this is ok

Can you confirm that BMFA club officers and clubs would be covered by insurance for any claims arising under the following 3 scenarios if the aggrieved party decided to pursue them as well or instead of the flyer who caused the incident –

1. A club member who is a current BMFA member has an accident leading to a claim

My response was that the claim would be against the member and the insurance would respond and there would only be a claim against the club if they had any liability for the incident and if so, I would expect insurers to respond.

Yes this is correct if the member was representing the club at the time or acting on behalf of the club this is when the claim would be made against the club

2. A club member who is a current BMFA member but is flying unlawfully has an accident leading to a claim. Examples could include but are not limited to having a lapsed Flyer ID or Operator ID. My response was that insurers wouldn't defend the member for criminal acts but if there was a civil liability claim against the club arising as a result, I would expect insurers to respond.

This is correct the club would be indemnified if they were brought into any claim due to their members unlawful activities

3. A club member whose BMFA membership has lapsed has an accident leading to a claim. Again my response was that the claim would be made against wherever the liability lay, so if the club member was liable for the incident they would have to deal with the subsequent claim and meet any settlement personally but if the claim was extended to the club, then I would expect insurers to respond to defend the club.

Yes this is correct the club would be indemnified, however if the club felt that the lapse of the membership was due to an unforeseen occurrence, say the member was in hospital and then genuinely forgot to renew their membership and they wanted the insurer to respond to the claim and cover the member this could be requested of the insurer and the likely hood would be that the insurer would indemnify the member. If it was a blatant refusal to renew the membership then we wouldn't expect that this request from the club would be put forward.

I concluded by saying that it was difficult to envisage any circumstances where clubs would not be covered by the comprehensive protections we put in place.

Yes the comprehensive protections that you have in place guarantee that the clubs would be indemnified against any claims made against them for negligence that we could envisage.

Kind Regards

Karen Tonge Cert CII

(She/Her/Hers)

Client Manager

+44 (0) 161 790 7000

+44 (0) 161 687 2026

+44 (0) 7734944323

<https://www.sports-insure.co.uk/>

karen.tonge@sports-insure.co.uk

Sports Insure

AON

Aon

First Floor | 3 The Embankment | Sovereign Street | Leeds | LS1 4BJ