



RAY~Link

Issue Sixty-one
November 2007

The Regular Newsletter of The Radio Amateurs' Emergency Network

This edition of RAY~Link has been sent to all registered members who have provided an e-mail address, and by post to Group Controllers who do not have e-mail facilities. Controllers are asked to ensure that all members of their group have sight of a copy of this edition

**Membership Fee 60p. per month.
£7.20 per year from 1st January
now includes PAI fee**

In This Issue

- AGM - Page 3
- RSGB RAYNET Cup - Page 4
- See-Hear - Page 6
- Ironman - Page 7
- Insurance - Pages 8-14

Goodnight...

And it's Goodnight from me, and Goodnight from him!

It's time to hang up my RAY~Link hat! I started RAY~Link in November 1991 as a means of reaching the Network's membership. Now, sixteen years and sixty one editions later, I think that it has been successful, but other forms of communication have, to some extent overtaken the need for a printed copy, and email distribution of a newsletter might itself be called superfluous now too, because of the excellent website provision we have in the Network.

It has not always been easy to get members to submit copy, and the past year it has been even harder! My responsibilities at work have changed enormously over the past two years, and I am now finding it difficult to find time to chase copy. Editing the copy is not time consuming, and in fact is enjoyable, but getting hold of interesting articles is extremely stressful! My thanks must, of course, go to the regulars, in particular Geoff Griffiths, G3STG, whose article 'Hear Say' appears as usual in this edition.

My good friend, Mike McCreery, GM0ETC, joined the team in 1993 and has faithfully 'desk top published' every edition since then. Although he is now retired, Mike has many other interests, and has been wanting to stand down for some time. He now has his chance, and is escaping with me!

I hope that with shedding the RAY~Link responsibility, I will have more time to give to RAYNET in other ways, and one-off projects have a considerable attraction! I might even find time to write the odd item for RAY~Link!

Best wishes to all my readers, and I hope to see you again soon.

Ron, GM4SRL

All correspondence and membership registrations should be sent to:-
"Hunters Moon", Station Road,
Newton-le-Willows, BEDALE, North
Yorks, DL8 1SX

**Emergency 24 hour contact
line:- (0141) 621 2121**

CHAIRMAN:

Cathy Clark, G1GQJ
(01844) 351461

ZONES:

- Z1: Tom Hanratty, G0JRT
(01207) 505315
- Z2: Contact Meantime Brian
Tindill, (01677) 450387
- Z3: Roger Beever, G6CKR
01778 342 799
- Z4: Philip Webber, G8KLC
(01582) 841 643
- Z5: Phil Williams, G6AQP
020 8460 7634
- Z6: Don Kirkwood, G3YQO
01525 404 700
- Z7: Chris Hampson, G8RXA
(01425) 672002
- Z8: Contact meantime via ZC 10
(01928) 727197
- Z9: David Green, M0HPV
024 7644 1838
- Z10: David Hicks, G6IFA
(01928) 727197
- Z11: Contact Meantime via ZC 12
(01290) 421298
- Z12: Contact meantime via ZC22
- Z18: Contact meantime via ZC 10
(01928) 727197
- Z22: David Duff GM4UGF
(01382) 370634

Emergency Planning:

Cathy Clark, G1GQJ

Finance : Brett Rider, G4FLQ

Publicity : Ron Cowan, GM4SRL
0141 620 1000

IST: Jim Andrews, G1HUL
01530 249 218

Technical: Greg Mossop, G0DUB

Training : Paul Farrar, G8SJA

Talk through applications:

Ian Jackson, G8RWH,
5 Vivien Ct, Chessington,
Surrey, KT9 2DE

Raynet Supplies (www.raynet-uk.net)

Katie Cowan, GM0UIG
85 Eastwoodmains Road,
Glasgow, G76 7HG
0141 638 0732

© 2007 The Radio Amateurs'
Emergency Network.

North Bike Ride Sunday 9 Sep 2007

My thanks go to Peter Orr, M1DPQ for inviting me to photograph the North Bike Ride. This annual event is held in the North East, with communications being provided by RAYNET. Peter heard that I was looking for material for the display boards, and suggested that I attend the event, with no duties apart from photography.

The day was a complete success and I captured many suitable photographs, including the group's new Control trailer which was purchased through a Lottery grant.

I still need a selection of different photographs, and would welcome an invitation to attend your event!

Ron GM4SRL
gm4srl@raynet-uk.net



2007 AGM - Saturday 3 November

The 2007 National AGM is being hosted by Eastbourne and Wealden RAYNET group, at the Headquarters of :

**East Sussex Fire and Rescue Service,
20 Upperton Road,
Eastbourne,
East Sussex,
BN21 1EU**

AGM Information Line : **01323 462900** - for advance booking of lunches and as an emergency contact number on the day.

Talk In Station

G7ECU on 145.550 MHz

AGM Agenda

09:00 - 09:40	Registration and Coffee
09:40 - 10:00	Introduction & Welcome
10:00 - 11:00	Captain Tom Talbot of 2 Signal Brigade
11:20 - 12:20	Gloucestershire Floods - Gloucestershire RAYNET
12:20 - 14:00	Lunch & RAYNET Supplies
14:00 - 15:00 (approx)	Annual General Meeting
15:00 - 15:20	Tea & Coffee
15:20 - 16:00 (approx)	Open Forum
16:00 ->	Dispersal

Parking There is off street parking on-site at the rear of the building, with limited disabled parking at the front of the building (possibly all already taken). Standard height cars can access the underground car park, and higher vehicles can use the overflow parking next door.

Additional disabled parking is available at the rear of the building, as there are wheelchair lifts available at the front and rear, with additional ramp access at the rear. Please follow the guidance of the stewards.

Lunch will be a choice of either a finger buffet or a Chinese meal (download the menu on the left), both at £5.00 a head. If you wish to take advantage of either option, please book ahead on the AGM Information Line **01323 462900** and pay in Reception on arrival.

Evening Meal Members of Eastbourne and Wealden RAYNET Group and RAYNET HQ will be having an evening meal (approximately 7:00pm) at Prezzo's Restaurant (near Eastbourne Railway Station, a few minutes walk from the AGM venue). All are welcome to join us, but please make a booking direct with the restaurant on **01323 722667** - do mention RAYNET to ensure we are all seated in the same area.

New Subscription Rates

Membership fees now includes PAI!

All members are covered under PAI from 1 November 2007

New subscription rate is 60p /month (£7.20 pa) from 1 January 2008

RSGB RAYNET Cup awarded to Network Member.

Five days after undergoing heart surgery in Leicester, Geoff Griffiths G3STG and his XYL Sheila travelled to the RSGB AGM in Edinburgh on 3rd June.

The AGM was held in the Scottish National Gallery building, and was attended by Society Members from all parts of the UK. The meeting and subsequent dinner was marked by the presentations of special awards to Rob Mannion G3XFD, the Editor of



Practical Wireless to mark the 75th Anniversary of this popular magazine, and Trevor Baylis OBE, the inventor of the “wind-up radio”

Geoff was attending the AGM as the Deputy Regional Manager for Leicestershire and Rutland, but the highlight for Geoff was the presentation to him by the President, Angus Annan, of the RSGB RAYNET Cup. The RAYNET Cup was awarded to Geoff, “in recognition of his outstanding work in Amateur Radio Emergency Network,” but also marked the landmark first occasion on which a Network Member had been honoured in this way.

Geoff responded to the presentation by saying that he was delighted with the award, and with the recognition given to all RAYNET volunteers in the UK.

Previous recipients of the Cup since 2000 have included Len Crane G3PED and Ian Kyle G18AYZ, and the RAYNET Groups from Manchester, Northern Ireland and Gwent.

Advertisement

STRUMECH VERSATOWER

40ft telescopic & tilting lattice mast.

Mast is complete with winches, ground post and rotator cage.

Increasing disability forces sale and so must ask buyer to arrange final dismantling and transport.

£350 ono

C.M.Smith G8KVU 02476597411

Thank you!

The following was received following the Three Peaks Walk duty, undertaken by Keighley and Leeds RAYNET Groups

'Hi,
I just wanted to drop you a short email to say a huge thank you again, to you and all your Raynet colleagues, for all your fantastic help and support at our Three Peaks Walk on Saturday. It's a pleasure working with all of you. Your expertise is far above ours in terms of communications and I sincerely appreciate you volunteering your time and equipment. It's a really long day for all of us and it's made all the more pleasant thanks to your good humour and company.

This event is the most crucial for our charity as the majority of our yearly income is generated by it. This year £80,000 was jointly pledged in sponsorship by our 387 walkers. This is an amazing sum and to put this figure into context; £80,000 will pay for 4,000 Marie Curie Nursing hours. Our services are always provided free of charge to cancer patients and their families and so the money raised from this event will make a genuine difference to the lives of cancer patients. Thanks to people like you, who support our charity, we are able to not only treat cancer but hopefully, one day, beat cancer.

Please pass on my genuine thanks to all your colleagues; Lance, Kath, Kath, Mike, Mike, Karl, Bill, Graham, Tony. to name but a few....

Our 2008 event will take place on either the 5th or 12th of July and as soon as I have a fixed date I will email you confirmation and cross my fingers and toes that you're available.

Kind regards Kate Gaynor
Regional Events Manager
Marie Curie Cancer Care'

THE WAY FORWARD - NEW MEMBERS

As County Controller for Surrey - I have, after giving numerous talks about RAYNET to radio clubs, thought that a new approach to acquiring new members was essential.

In giving such talks and talking to visitors in our Comms Van – Mercury at Kempton Park Rally - many said they couldn't afford the time and commitment to becoming involved with RAYNET.

In discussing the resurrection of the 2m Cold War county network with the County and Boroughs, they were concerned about the response times and whether RAYNET staff would be familiar with their specific 2m / 70cm radio equipment.

This situation has been exacerbated by Surrey Red X wanting RAYNET to provide an operating team for their new comms centre at Banstead. (Don't worry, there is a quid pro quo !!)

Given these demands on RAYNET manpower – a way forward had to be found.

It occurred to me that perhaps the previously mentioned reluctant Hams could be persuaded to become involved with RAYNET if their commitment was 'limited' to a specific duty.. They would of course be 'full' RAEN members enjoying on-duty insurance cover. Also they will fulfil all the general winter training programmes, plus specific training regarding their allocated duty.

The Banstead Comms Room being a good example. A trawl letter was mailed to 13 Hams residing at Banstead postcode addresses. We promptly had two volunteers who virtually live within walking distance..

On this basis I considered we stood a fair chance of developing 2-man Emergency Response Teams for each of the 11 Boroughs in Surrey plus the County Council, without committing many of our current membership, who would be available for shift manning if long periods of duty were involved.

In recruiting such members there are several benefits :-

1. The Teams would visit once a quarter to be seen to check and air-test the equipment. As the Response team they would take natural pride in maintaining 'their' equipment in best condition
2. By association they would also become familiar with any PMR system and if necessary help to operate the system during an emergency if required. This would ease the Council's staff comms commitments.
3. This would also lead to them becoming essential members of the respective Contingency Resilience teams at County and Boroughs
4. The foregoing would help to develop bonding between RAYNET and the Boroughs, which would be of benefit to both parties - especially given the high rate of staff movements in Local Government. Corporate memory !!
5. Current membership would be free to fulfil the needs of other emergency roles, thereby ensuring a continuing flexible RAYNET response to emergency needs.

This idea was passed 'upstairs' to the Board of Management via our Zone 6 Rep – Don Kirkwood. It was confirmed such 'limited' duty members are acceptable, with the only comment being the possibility of 'elitism' developing. I think given the training programs these new members would soon become part of the Surrey team and with appropriate man-management, there would be little danger of elitism or 2nd team player syndrome developing...

Nigel Watson G1XBV

See Hear!

Lost your voices?

My regular trawl through the Amateur press this time proves as always both interesting and challenging

The contrast between the US and the UK Magazines targeted at Radio Amateurs doesn't seem to get any smaller as time goes by. Both of the major US Mags carry regular articles of interest to communications volunteers, and give lots of information about events and ideas generated by the groups, but I search in vain the UK press for a similar interest or commitment.

The reason is not too difficult to find I guess. The RSGB has a board of thirteen, although one post is currently unfilled. Of these worthy volunteers only one is presently registered as a current member of the network. Perhaps we should take a more active interest in who represents us around the Potters Bar table! And there seems to be a dearth of members willing or able to write suitable material, or to provide background information for editing. All this at a time when our duty diaries are bulging at the seams.

Antennas - are they working well?

There have been a number of articles published this year about the use of antenna analysers, and how to interpret the results and information they provide. The latest offering is a review by Chris Lorek (RadCom July pp12-14) of the AIM analyser which originates in the US but is available in the UK. It is unlike the MFJ269, which I find extremely useful in checking the tuning of the ATU driving my 5RV, in that it comes with a whole lot of software which will produce for you excellent information during the lining up of that new antenna. These instruments are not cheap, but they really do help you when you emerge bleary eyed for a last minute to tune into 3.663MHz on Sunday mornings!

And if your analyser tells you that your coax isn't what it is cracked up to be, why not take a refresher course at the "In Practice" column on how it really works (RadCom June pp74-75)

Are you all charged up?

Battery chargers seem to loom ever larger in the volunteers life style. Have you looked around your shack lately and counted up the number of "wall-warts" you rely on for PC's Pointers, Scanners, USB Hubs, card readers etc etc, let alone keeping those handhelds and mobiles ready to go. And who ever invented the word "wall-warts" anyway. They should be made to swallow the OED!

The Powerex MH-C9000 battery charger is featured in PW's June issue (pp10-11) and boasts the ability to analyse, discharge and recharge as well as top-up and cell reforming. And all that for less than £50 ! RadCom reviewed the C777PLUS-II from the same stable in June (p14) which also seems to offer a wide range of capability for slightly more. Both well worth having a look at.

Report my Signals

If you are listening to the 5MHz tests going on by the HF group, then why not contribute to their work by submitting report of reception at your QTH. They are looking for reports in "SINPO" format, and since that doesn't appear on everyone's crib sheet, the article in August issue of RADCOM (pp12-14) may help with the revision.

Public service US style

Now for news of the ARRL public relations campaign for 2007 that focuses on "Emergency Communications and You". This aims at the recruitment of Radio Amateurs to the public service, and although much of American situation is different to the UK, it is encouraging to see the politically powerful League taking such a positive view of the role of the Licence holder in times of need. The final paragraph of the report (QST April PP52-53) is entitled "Not You - Who?" Who indeed!

ARRL publish PR material on paper and CD to support the campaign and I can supply further information if you are interested. The materials include items to support a talk to your local club or interest group which can provide a good basic background to emergency communications.

RAYNET in the 80's had about 7% of all UK licensees as active members. I wonder what the proportion is today?

Till next time, 73. Don't forget that if you can't find any of the references at your local library or bookshop, please drop me a note and I will do my best to help.

Geoff G3STG

QTHR g3stg@btinternet.com

IRONMAN Triathlon 70.3 Wimbleball Lake, Exmoor.

Sunday 17th June 2007

Ironman UK have two events each year, the smaller of the two being the 70.3 event at Wimbleball Lake, Exmoor. This event sees around 1500 athletes going for an early morning swim of 1.2 miles in the lake, where, upon leaving the lake, they strip off their wetsuits and mount their velocipedes for a 56 mile cycle around the narrow lanes of Somerset and a few miles into Devon. Upon the completion of this arduous task, they then run a half marathon – and all before tea!

The terrain for this event is none too friendly for radio communications, with the lake being surrounded by mountainous hills. Mobile phones and most of the emergency services find little or no signal at the lakeside – sitting on top of the flag pole you can just about get a Vodaphone signal!

Dorset RAYNET, who cover the main Full IRONMAN Triathlon at Sherborne, Dorset, were asked to cover this event to provide reliable radio communications. Signal checks for last years inaugural event at the Lake, proved with just one talk thru unit at Haddon Hill, hand held communication were sufficient from every base, with a little more power from the motor cycle mobiles. Due to the narrow roads throughout this course, motor cycles are the most useful asset in the RAYNET operators Grab Bag! Full communications for the entire route, a route that the organisers were informed by a major



communication company, were not possible - were now possible, thanks to the expertise of RAYNET. A RAYNET campsite was set up at Lodfin Farm, just inside Devon, on early Friday morning. The camp saw operators from West Devon, Somerset, Dorset, Wiltshire and London, all who we hope enjoyed the hospitality of the campsite, with catering provided by Dorset RAYNET Catering Group, under the supervision of Sherry 2EØRHS and Richard MØRHS. Though the weather was somewhat wet and windy, this did not deter the operators attending an open air briefing – between showers – on the Saturday evening.

A total of 30 operators were on hand to man 14 of the 37 bases, cover Silver Control at the Lakeside, Talk-Thru, and no less than 5 motorcycle patrols covering the route. 0430 on the Sunday morning saw a mass exodus from the camp site to each operators location. Low cloud caused some initial concern, due to safety reasons if the lake has any visibility problems, the event is postponed until visibility is resumed. 0602 and the event was under way with 1500 athletes setting off on this strenuous event – glad I was covering Talk-Thru!



The event went very smoothly, as the Police describe the event – 'No body was killed so it was a success!' Bob Bonar G1ONV at Base 20, had again this year, the most exciting Base on the event. The Base is at the bottom of a very steep – and very long hill – and

despite many Marshals attempting to slow the cyclists down by waving the traditional Red flag – several overshot the main road at the bottom of the hill – finishing up in the hedge and undergrowth on the opposite side of the road - fortunately no athlete sustaining any serious injuries.

The weather stayed fine and dry until the cycle component was almost complete, when the rain decided to show its face and give a few scattered showers. The RAYNET operations were closed at around 1700, with some operators simply going home, and the remainder heading for the campsite and a hearty evening meal.

An excellent service provided by RAYNET and special thanks to one and all, but especially to Lesley M3IOT, (XYL of John G1SQI), who, at the eleventh hour, stepped into the breach, to single handedly man Base 25. This is no mean task on such a major event, and Les stood the pressure and did a tremendous job on that Base - Well Done Les.

John Goodall GØSKR

Dorset RAYNET South East Controller

The Insurance - Am I covered?

RAYNET insurance is a funny thing! The only thing people ever ask is "Am I covered under 'The insurance'?" and nobody ever sits down and reads the policies!

Well back in 2005, some members of the Committee of Management (CoM) did actually sit down and read the policies. Actually, they're not so difficult to understand - they are structured documents, not unlike, say, computer programs! And Wikipedia is very good at explaining the odd technical term (e.g. "subrogation") that one might come across and the general principles applying to all insurance policies.

We spent quite a bit of time reading and getting a wider understanding. However, because we have not passed the necessary financial services exams (and paid the appropriate registration fees), we are not allowed by the Financial Services Authority (FSA) to explain the RAYNET insurance policies to you (or anyone else). Given all the alleged mis-selling and mis-purchasing of past insurances one can see the merit in protecting the general public from ill informed advice.

So we thought we would ask our insurance brokers to provide all the answers. But given the specialist nature of RAYNET's work, quite a lot of explanation was going to be needed. So we thought we would try to make our advisors' lives easier by drafting an Frequently Asked Questions (FAQ) document with our best guesses as to the questions that they may ask and ask them simply to correct or amend. After a bit of work we completed a 15 page A4 FAQ and sent copies to our two insurance brokers.

One broker was very responsive, the other took some pinning down as we were being passed between various offices and different departments. However we met a common problem. The clarifications and explanations that we sought required the response of the insurers, not the brokers. Given the general run down in the number of qualified individuals employed by the insurance companies, there is little spare capacity for answering 15 page FAQ's (and a bunch of other questions as well)! This, plus the fact that to provide advice (rather than information) carries significant work and obligations on behalf of the financial services practitioner made them very reluctant to give out any significant clarifications. In essence one is expected to read the approved "key facts" document and then go back to the actual policy if one is unsure. So this rather "snookered" our attempts at enlightening our membership! However the old motto of "time spent in reconnaissance is seldom wasted" holds true. What we learned in writing the FAQ made us realise that a number of procedural policies needed to be reinforced or formulated.

To make it easier for you to find the relevant documents, Jim, G1HUL our webmaster, has reorganised the website slightly so that there is now an insurance page on the main part of the website. This means that you don't need to be a member to access the information and can point others to our current insurance schedules and certificates.

Public Liability Insurance Policy

So let's rewind back to 1992 (and before). One of the key things that has always been done at a national level is to provide public liability insurance for RAYNET members - the obvious concern being a member might accidentally injure another person or damage their property. The classic example of this must be the aerial mast falling over and hitting somebody or something. The advice that our forebears received is that one needs public liability (so called third party) insurance cover for this type of eventuality.

Should someone suffer injury or damage, then they would want to seek recompense from the person or organisation responsible for the loss they had suffered. Legally these would be damages for a breach in their duty of care. If they won their legal case, then they could claim not only their damages but their legal costs as well - which is why you see so many adverts are able to offer a "free" (i.e. no win, no fee) personal injury claims service. If the Network lost its case, then Network would have to pay the damages due, its own and the other side's legal costs. By having an insurance policy, the insurance company pays for this not the Network.

Normally it is cheaper for the insurance company to settle out of court (based on past precedents), but occasionally it can reach the courts. This is why it is so important not to admit liability when an accident happens as the two insurance companies' legal teams battle it out between themselves and come to a financial solution that they are happy with.

The Committee has looked carefully at the policy and is content that it explicitly covers not only the organisation as a whole, but also its volunteers. Because of the member-to-member cover, it also covers a member if he/she accidentally injures or damages the property of another member.

Because one must not mislead an insurance company, all policies have a requirement to inform the insurance company of any material facts that might affect the risks they are insuring against. Because the Network used the same insurance company as the RSGB did back in 1992 and probably before then as well, we couldn't actually find any records (if any existed) as to what risks our insurers thought we had. The only thing we both knew was that RAYNET had an excellent claims history! So we put together a "Material Facts for Insurer's " document and submitted it to our two insurance companies for their information. To our chagrin, we found that our public liability insurance premium then went up by £100 after being stable for the previous few years! We don't know if this is because they perceived us as being more

The Insurance - Am I covered? - (Contd)

risky, or because we had more members than they knew about. Anyway, the important thing is we're both on the same page now! The document is available for download off the insurance section of our website. Should you find anything that we've missed in the document, please e-mail: finance@raynet-uk.net.

Another area where our review highlighted problems was that we were weak in keeping good detailed records. Obviously the Network's insurance only covers individuals when they are on the Network's business. So the Committee of Management now require groups to maintain an Attendance Log (see CoM statement) as to who was actually present at a RAYNET event. This will allow the Committee to have access to an audit trail to prove whether or nor someone was indeed on RAYNET duty. Many groups already do this as a matter of course, but this is now a required item, not just for events, but also for other non-operational duties e.g. administrative meetings where members are on the Network's business. It should not be seen as onerous, it is something which will help both Member and Controller should something go wrong.

The wording of the policy is interesting. The insured is The Radio Amateurs' Emergency Network as a corporate entity. However the Committee of Management, can ask the insurance company to extend its cover to other individuals. We are informed that this is standard way in which public liability policies are worded as it allows for flexibility. This makes good sense, but it can also leave a member in the lurch. He knows that the organisation he is helping has public liability insurance, but has no certainty that they will cover him if he has an incident, say in the event of a member to member claim. To remove this uncertainty from the minds of our members, CoM have issued a policy statement (see inset).

But what happens at mixed Network and non-Network events - whose insurance covers it? A lot of heated debate can take place on this subject and the answer is simple - the courts decide! Most public liability insurance policies have a subrogation section. Subrogation is the right which allows our insurance company to make a claim (in our name) against another.

Subrogation? Let me explain! Suppose there is a 3 car shunt at a set of traffic lights. Car 1 stops. Car 2 stops behind leaving a gap. Then car 3 runs into car 2, which pushes it into car 1. The insurers of car 1 claim that the damage to car 1 was caused by car 2. Consequently car 2's insurers pay up. However car 2's insurers claim under "subrogation" that car 3 caused their car to crash into car 1 (in addition to the damage to car 2!) and so should also reimburse car 2's insurers for what they had to pay car 1 as well as for the damage caused to car 2. So subrogation is a legal way in which the system becomes self levelling.

So in mixed operations, subrogation allows the insurance companies sort out who is liable and to what extent. Usually this is done amongst the insurance companies involved, but it could potentially go to the courts. The important thing is that the RAYNET group you are working with must have public liability insurance and that it should have the same level of cover (or higher) than the Network's (£5m) and it has "member to member" cover as well. If the group you are working with doesn't have cover, then the individual members of the other group could be found liable and this could be an unpleasant financial surprise for them. Because it is the insurance company that decides whether or not to pursue a subrogation claim, it is something that the Network has no control over. So in performing your risk assessments, you should take into account the financial risks you are exposing any uninsured non-Network operators to.

Obviously the Trustees have a duty to the insurance company to minimise any risks. On purely Network organised events, then obviously we hope members will follow the guidance in our RAYNET Manual which is the distilled wisdom of our organisation. However the obligation to minimise risks also applies on joint events. So to minimise the risks for all RAYNET operators it is important that everyone adopts a common approach. Our Emergency Planning Committee has therefore identified (operational) parts of the RAYNET Manual as representing RAYNET Best Practise and these have been endorsed by the RSGB. Therefore it is in everyone's best interest if everyone follows RAYNET Best Practise. Please see the inset for details of CoM's policy statement.

Keen eyes will spot that our public liability policy has a £500 excess per incident. In other words, if a claim was made, the insurance company will not pay the first £500 of any payout. The Committee of Management take the view that, by agreeing to pay a certain level of excess, it is simply a cost effective way of reducing the annual premium. Therefore the member, if possible, should not be inconvenienced by this financial management. Consequently, should payment of the excess not jeopardise the financial situation of the Network, the CoM will pay it out of the Network's funds. Should such funds not exist, then the Committee will seek to raise as much as it can of the excess by means of an appeal before asking the member to contribute.

Insurance is a matter of trust. So we feel that it is important to publish all the relevant documents. For each of the policies you will find three documents:

- A key facts sheet (typically a single page)
- The actual policy (often rather long)
- Schedule (which can contain important exclusions and variations)

The Insurance - Am I covered? - (Contd)

We choose not to publish just a simple letter from our broker confirming the insurance, feeling that proper trust is only really gained through full disclosure.

The final thing is that we have now changed our insurance broker, to the one that was most helpful last year! This gives us a useful source of insurance advice and someone to act on our behalf should we need.

Employee Liability Insurance Policy

Employees? But we don't employ anyone!

It's not quite so simple! Whether or not someone is an employee is rather more complex 'than do we pay them?' and 'do they get a wage slip?' (See Volunteers and the Law1). The Committee of Management is as confident as it can be that it is very unlikely to be deemed to employ anyone. But there is a slim chance that it could be. Under the Employers Liability (Compulsory Insurance) Act 1969, all employers are legally required to have at least £5m insurance cover for injuries caused at work.

In our circumstance, we have been advised that this would mean injuries caused to someone working under our (e.g. a controller's) direction. This contrasts with a simple member to member situation where it is coincidence that the person causing the injury is also a member. In this case we are informed that our Public Liability insurance policy would cover the incident. The public and employer's liability policies form part of a single insurance company's combined policy and are deliberately dovetailed so as to avoid a gap between the two. The legal minimum cover for Employer's Liability is £5m but our policy is for £10m which we are led to believe is the norm.

To reassure employees (ie members) that cover exists, a 'certificate of insurance' is issued. These are normally displayed on work notice boards, but because we do not have any premises, we circulate our certificate of insurance in RAY~Link and it is also available on our website. A copy of the certificate should ideally be available at events.

Personal Accident Insurance

For a long time there has been concern about a member suffering an injury possibly under circumstances which mean that they could not claim legal compensation from elsewhere. Pre-1992 the RSGB provided personal accident insurance (PAI) free of charge to all registered RAYNET members. However this is quite an expensive form of insurance and understandably former Committees of Management decided to make this an optional item in order to keep the membership subscription low.

However between 80 and 81% of members routinely avail themselves of this insurance cover every year. Because there is a common renewal date for the policy, this has meant a lot of extra work for virtually all controllers and registrations officers, as well as the national bean counters in collecting over 1,000 small payments every April.

This frankly didn't seem a sensible use of everyone's time. So at the 2006 AGM the concept of incorporating PAI into the general subscription was aired. There was widespread agreement that this was a good idea, not least because it cut out the uncertainty that a member might think he was covered, but because of human error in the chain, his/her details could have been missed on the master list supplied to the insurance company.

So, with effect from 1 November 2007, all members will have personal accident insurance cover as part of their membership. In other words, a current membership card will mean PAI cover for the individual - provided, of course, that they were on the Network's business at the time of the accident - remember the attendance log !

If you do take the trouble to read the PAI policy and schedule, and we hope you do, then a few words of background are needed. The full document is designed for a company to provide a wide range of benefits for its employees. It has been adapted, at our request, for the particular circumstances of the Network and only the PAI section is applicable to us. Our broker assures us that members are interpreted as employees in the wording and the upper age limit has been raised to 90.

One of the principal ideas underpinning insurance is that the person making the claim should be no better off by claiming. One of the most likely benefits of the PAI is the payment in cases of temporary disablement. Normally this would be to recompense a worker for a loss of wages, however as many of our members are either too young to have a job, or have retired, this would have precluded any payment because the individual would have been better off. However our broker has negotiated the following cover for persons 14-16, or over 75 or not in regular employment. In place of the hospital benefit of £15 per day this benefit has been replaced with the same maximum £100 per week payment as other members would receive, but subject to production of receipts for additional expenses incurred as a result of an accident.

The Insurance - Am I covered? - (Contd)

In many ways it would be good if the Network could offer a more generous scheme. However the current (2007) PAI costs £1.50 per member, so its not realistic to increase the level of benefit without making the subscription more expensive. Do remember, however, that if the injury was as the result of another's negligence then it is possible that someone's liability insurance may apply and these are likely to have a higher limit for legal damages.

Temporary Membership

For a number of years a temporary membership category was available as a "try before you buy" scheme. The idea being one could gain the benefit of some insurance cover whilst attending a RAYNET event. Unfortunately we found that a number of individuals kept trying out Network membership for the same event every year, for free, but never actually getting around to join - hardly fair on the rest of us! Although a limited number of individuals have become members through the temporary membership scheme, the vast majority of new members have not.

We welcome any individual coming along at an event and seeing for themselves what RAYNET is about and whether it is for them. We obviously have a duty of care to them, as we do to members of the public and to event organisers. So if they suffer injury or damage as a result of the Network's actions, then our insurance will cover any legal damages and expenses awarded. We therefore welcome prospective members as close observers but would expect them to be under the direct supervision of a Member, and to stop short of actual operational activities.

Consequently the Committee of Management have decided to withdraw the Temporary Membership facility, so simplifying and easing the administrative burden on all those involved. Most people know quite soon whether or not they want to get involved in RAYNET, and likewise groups need to know whether or not someone can be relied upon to participate. So inviting individuals to join as full members is a reasonable thing, especially as the subscription (which is often paid out of group funds) is a relatively small sum and now automatically includes personal accident insurance.

QUERIES

As mentioned above, we're not allowed to pass our interpretation of the insurance policies on to you. So if you have a query, please first read and try to understand either the key facts document, or the actual policy. These are available from our website <http://www.raynet-uk.net/insurance>.

If you still don't understand, please write to us, either by post (to Hunters Moon) or e-mail (finance@raynet-uk.net) and we will ask our friendly, FSA cleared, insurance broker to advise.

References

1 <http://www.volunteering.org.uk/Resources/publications/volunteersandthelaw.htm>

COMMITTEE OF MANAGEMENT STATEMENTS

The Committee of Management resolved the following at its meeting on 1 September 2007:

INSURANCE COVER

The Committee of Management will extend:

- * employer liability insurance cover
- * public liability insurance cover
- * personal accident insurance (with effect from 1 November 2007)

to individuals provided that at the time of the incident they were Members of the The Radio Amateurs' Emergency Network and they were carrying out the Network's business at bona fide RAYNET activities organised by:

- * Members of the Network,
- * non-Network members provided that:
 - o their non-Network group had adequate public liability insurance cover¹(i.e. £5m cover and member to member indemnity)
 - o all parties had agreed to comply with RAYNET Best Practice².

The Committee of Management will pay any excess under the employer or public liability policies provided that such payment would not jeopardise the financial situation of the Network. Should such funds not exist, then the Committee will seek to raise as much as it can of the excess by means of an appeal³ before asking the member to contribute.

Explanations

1 See the policy statement about "Helping at non-Network Events" below. Because ultimately the courts decide who is actually liable, all parties should have insurance cover should a claim under subrogation is subsequently made.

2 Any activity involving non-members carries an increased risk. By agreeing to RAYNET Best Practice, common standards and operating procedures are applied so minimising the risk to all concerned.

3 It is the Committee of Management's policy to choose insurance cover which has an excess. This lowers the annual premium and so saves money. However the member should, if at all possible, not be disadvantaged by this economy.

The Insurance - Am I covered? - (Contd)

JOINT OPERATIONS WITH NON-NETWORK GROUPS

You should do a risk assessment before commencing any RAYNET event, especially a joint operation involving a non-Network group. Amongst other things, you need to consider the risks that a non-Network member may:

- * cause loss or damage to a Network member or his property
- * be held partially or wholly liable for some kind of (joint) negligence

In the latter case, although the initial claim for damages could be made against the Network, the Network's insurers may then require the Network to pursue some or all of these damages against the non-Network member(s) in a secondary action under subrogation.

Your assessment should consider the risks you are placing a non-Network member in possibly having to pay substantial damages (and legal costs), if something major went wrong. It is likely that your assessment will show that you should only work with RAYNET members who have adequate insurance cover.

Public Liability

* The non-Network group should also have public liability insurance. Be sure to check that it covers volunteers, has at least £5m indemnity cover and member to member cover.

* It is also important to know if any exclusions exist which have a bearing on the proposed activity. The main ones are printed in the policy, but often important customer specific exclusions are printed on the annual schedule – so it's important to see both policy and schedule. (The schedule will also show which sections of the main policy are in effect – sometimes only part of a wide ranging policy are effected.) The Network will publish its current public liability policy and schedule on its web site, should non-Network members or event organisers wish to examine the validity of our insurance. We welcome the RSGB's publication of its insurance schedule and policy and confirm that at October 2007 it met the above requirements. Therefore the only item left to verify with RSGB affiliated RAYNET groups is that their affiliation is current.

In addition to insurance considerations, you should minimise other risks by agreeing to common operating procedures and standards. Consequently all parties involved in a RAYNET joint operation must agree to comply with RAYNET Best Practice. This will demonstrate a responsible approach and so will help minimise the likelihood of an accident and improve the chances of a successful defence against claims of negligence.

Employer's Liability Insurance

It is conceivable that the courts may construe that your relationship with the non-Network group is that of an employee (albeit a volunteer) as you are working under their direct control and supervision. Consequently the organisation that is providing the non-Network group's insurance should also have employer's liability insurance to recompense you for any injuries that you may suffer as a result of their direction. Given that this insurance cover is a legal obligation, organisations such as RSGB (and local authorities, if an independent group is relying on their emergency planning team's insurance) can be safely assumed to have his cover without requiring sight of their certificate of insurance.

HELPING AT NON-NETWORK EVENTS

Members can help at events organised by others, and still enjoy the Network's insurance cover, provided this assistance is regarded as carrying out the Network's duties. This needs the prior consent of the Member's controller or deputy and an entry made in the group's attendance log.

Before consenting, the controller or deputy will need to assure himself that:

- * it is a legitimate RAYNET event
- * and because he has a duty of care to the Member(s):
 - o must satisfy himself that the non-Network group has adequate insurance cover if his risk assessment shows that this is needed.
 - o will require both the Member(s) and the RAYNET event organisers to both agree to comply with RAYNET Best Practice so as to minimise risks to all concerned.

ATTENDANCE LOGS

A record needs to be kept as to when individuals are carrying duties on behalf of the Network. Should a claim be made against the Network, then this record will assist our defence in court and/or help to prove the validity of any insurance claim.

Therefore controllers are to ensure that:

- * an accurate and permanent record
- * is made at the time
- * of all those who have assisted at a RAYNET activity which their group/ county has organised, whether the individual is a:
 - * Member of the Network or
 - * or non-member (including prospective members)

The record needs to include:

- * the individual's name and callsign (if any) The signature of the individual is not required.
- * the name of the RAYNET activity

The Insurance - Am I covered? - (Contd)

* the date and approximate times the individual participated in the RAYNET activity.

These records are to be retained by the controller for 6 years and must be made available to the Committee of Management upon request.

MEMBERSHIP

Starts when application is accepted for membership at the registered office. It ends on the expiry date printed on member's ID card.

Temporary membership category has been withdrawn.

Subscription Rate Increase & PAI

Currently the £5.40 membership subscription is paid separately from the £1.50 Personal Accident insurance premium. The Committee of Management taking into account that 80% routinely availed themselves of the PAI, and having consulted with the membership at the 2006 AGM has decided to incorporate the PAI into the general subscription for all members. The thinking being to simplify the administration for all concerned and to give everyone the comfort of know that if their membership is current, so is their insurance.

This means, of necessity, increasing the subscription. The last time the sub was raised was 5½ years ago in Jan 2002 when the PAI was £1.25 - a combined membership PAI total being £6.65. However in today's money this is equivalent to a combined rate of £7.88.

It is not the intention of the Committee of Management to profit out of combining the two. However the PAI premium has stayed at £1.50 for some three years now so it would be prudent to expect it to go up in the not too distant future. This must be on the cards given the substantial payouts insurance companies will have had to make for the flooding in Gloucestershire, Yorkshire and Humberside.

Taking this into account, the Committee have therefore decided to raise the subscription to 60p per month, viz £7.20 pa for all groups for all subscriptions received on or after 1 January 2008 or for groups with a renewal date of 1 January 2008 or later. This is 30p a year more than the simple addition, but something the membership will hopefully appreciate as being prudent.

So that every member is covered under the PAI as soon as possible, the Committee will pay the PAI fees for all those members not currently insured with effect from 1 November 2006. Consequently groups inadvertently paying the PAI for applications received after this date will not be charged PAI, instead they will be credited with the amount or their cheque will be returned if the payment was solely for PAI.

This is the simplest way of introducing the increase.

Obviously some groups will be renewing members for the period 1 Jan 2008 to 30 April 2008 who have also previously paid the PAI premium either for 2007/8 or 2008/9. The Committee does not want to double charge so after May 2008, it will work out how many members of each group are so affected and issue them with a credit note for the period of overlap. Groups will be invited to use the credit note either against future renewals, or ask for it to be paid back to them or donate it to the Network. Please bear with us as it's going to take a little time to sort this lot out!

Brett Rider - Treasurer

finance@raynet-uk.net



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

POLICY No. **LC COM 1411791**

- 1. NAME OF POLICYHOLDER** **The Radio Amateurs' Emergency Network**
- 2. DATE OF COMMENCEMENT OF INSURANCE POLICY** **2nd July 2007**
- 3. DATE OF EXPIRY OF INSURANCE POLICY** **1st July 2008**

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain (b) Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million(c)

Signed on behalf of AXA Insurance UK plc (Authorised Insurer)

Chief Executive

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.