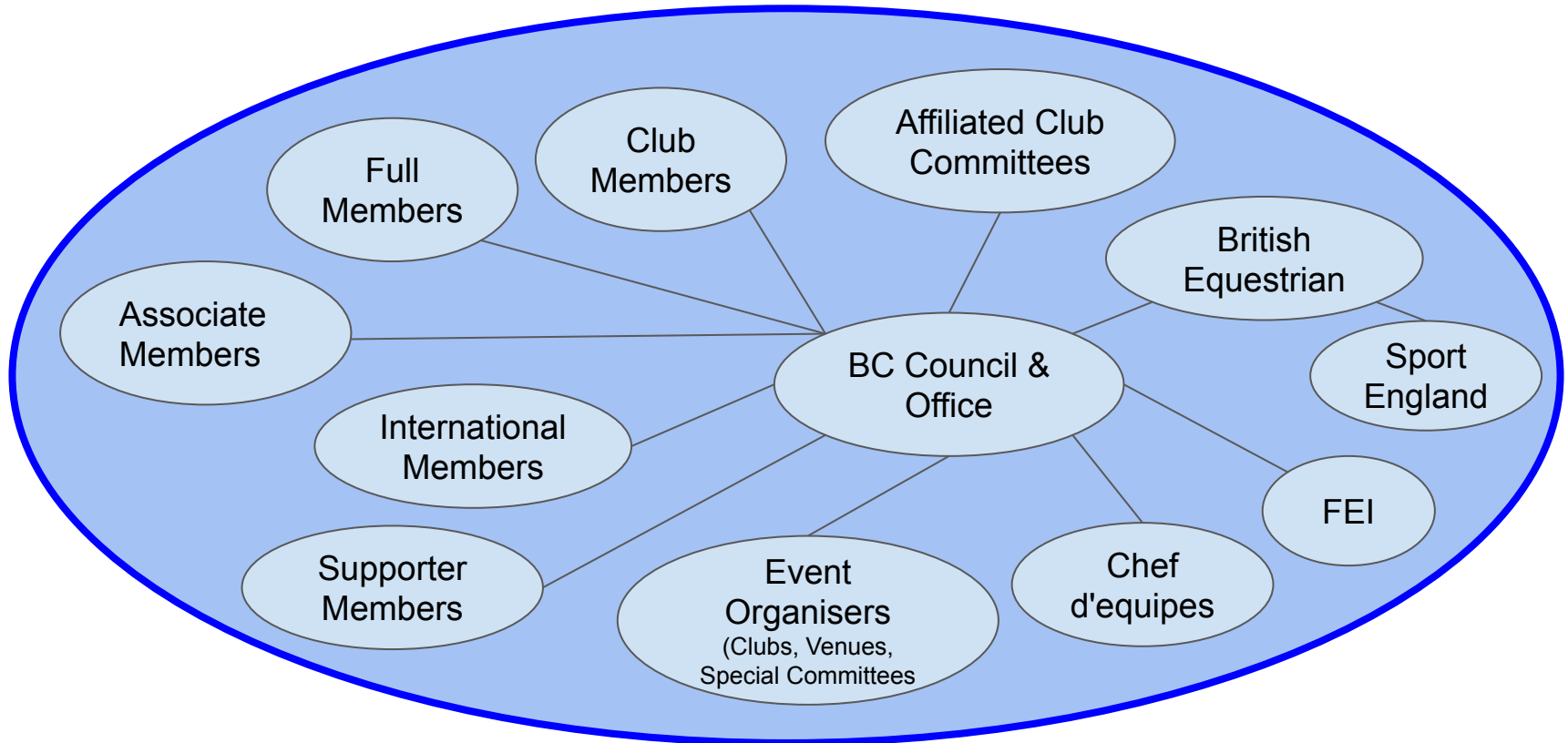




2023 Membership & Benefits Changes

October 2022

Stakeholders in British Carriagedriving



British Carriagedriving - What it does

1. Provides structure, organisation, support and governance to the sport of carriage driving trials
2. Provides guidance/support
 - a. Technical matters and rules e.g. dressage tests
 - b. Welfare/H&S/safeguarding etc - horse and human
3. Represents the sport at the table with other equine disciplines at British Equestrian and FEI
4. Provides training support and progression structure - officials, stewards, competitors, funding
5. Arranges essential & specialist insurance for the sport and members
6. Organises all horse and member registrations for horse passports etc
7. FEI registrations/entries for athletes and registrations and passports for horses for international competition.
8. Maintains the National BC website and Facebook page
9. Applies for grants from BE and other bodies
10. Issues training grants to clubs and other awards to members
11. Liaises with club representatives, event organisers and other key stakeholders
12. Supports myClubhouse software used by members and event organisers
13. Promotes the sport of carriage driving
14. The national governing body for carriage driving trials in the UK

British Carriage Driving - Income & Expenditure - 2022 Forecast

	£	
INCOME		
Membership Subscriptions	70,850	
Affiliation Fees	25,514	
Start Fees	19,000	
Sponsorship	2,500	
Grants - BEF	6,500	
Donations received	500	
Passports and Registrations income	10,600	
Sales of Merchandise	500	
Total Income		135,964
EXPENDITURE		
Insurance costs	(49,000)	
Staff costs	(41,796)	
Office/Admin & Accounting Costs	(7,900)	
Membership Expenses (Passports/Registrations)	(9,500)	
Marketing & Comms costs	(5,200)	
Training grants - Try driving, Gateway, Club training	(10,400)	
Event support Expenses	(3,400)	
BEF Levy charge	(4,600)	
Drug Testing	(3,200)	
Annual Conference/Dinner	(1,500)	
50 Years Celebration support	(4,800)	
Other (dep'n, bank charges, cc fees, VAT etc)	(5,645)	
Total Expenses		(146,941)
Profit/(Loss) after donations		(10,977)

Why change the membership fee structure?

- To bring our membership together as *'one BC'* & accelerate development of the sport
- To improve Value for Money and Fairness across Membership fees and Entry costs
 - 'The more you play, the more you pay'.....* towards running the sport
- To simplify membership choices and better explain the benefits of membership
- To encourage more multi-club membership by removing multiple BC affiliation charge
- To address BC's operating loss
- To make it easier to join
- To give clubs and club members a greater voice in the sport

2023 - Club Membership and Affiliation Changes

- ❖ **No change in how clubs organise and manage local events and local members.**
 - Clubs continue to set their own club membership fees and collect them
 - Clubs remain autonomous and empowered

- ❖ **Split BC charge to clubs into two parts (previously combined):-**
 - A Club Committee Affiliation charge of £160
 - An Affiliated Club membership charge of £25 for 'Club-Only' BC members
 - Makes costs transparent

- ❖ **No charge to clubs for their Full BC members**
 - Saves local clubs the current £12 charge per BC member - savings for most clubs - upto £900
 - Removes duplicate £12 charges for BC members for belonging to more than one club
 - Should encourage BC members to join more clubs and multiple clubs

- ❖ **Reduced BC minimum charge per Club to £400 (includes £160) from current £534**
 - to help small clubs with low memberships who are currently making a loss on membership

Benefits of BC Club Affiliation

❖ Insurance cover for your Committee members/trustees

- Under BC's *Directors and Officers Liability* insurance policy
- Provides cover for legal action against you as an individual or Club.
- Includes social events and committee meetings.

❖ Insurance cover for your Volunteers/Helpers at your Events

- Provides Third Party Liability cover
- Provides Personal Accident cover

❖ Access to British Carriagedriving, British Equestrian and FEI resources & support

- Club information & news on BC website and BC facebook
- Attend Club Reps meeting with BC Council - Bi monthly
- BC office support for the club committee
- Input to the future development of the sport
- Access to financial grants to support club training and growth
 - 2022 Club Training Grants £200
 - 2022 Try Driving Grants £500
 - 2022 Gateway Class Grants £250

Benefits of BC Club Membership

- ❖ **Third party liability cover at any affiliated club event + grooms and backsteppers**
 - No change from 2022
 - No cover outside of club events
- ❖ **Third party liability - for first National Event**
 - New benefit for 2023
 - No need to upgrade membership to compete at first national events
 - Removes a barrier for those who are interested in progression or exploring further.
 - Saves membership upgrade or day ticket
- ❖ **Other BC Club membership benefits**
 - Will receive confirmation of BC 'Club' membership and a details of benefits from BC
 - Will receive a regular newsletter from BC about carriagedriving news, events and other developments around the UK and abroad.
 - This will be in addition to the current/usual communication from their local club
 - 3 free starts for national novice qualifiers (as currently)

Other BC Membership Categories

Full Membership - £150 (currently £191)

Designed for those who compete in the sport and want all the benefits of being a full BC member

- Third party personal liability insurance cover whilst attending any BC approved event* (this extends to grooms and backsteppers at events).
- Third party personal liability insurance cover **for ALL OTHER EQUINE ACTIVITIES + ALL YEAR**
- BC newsletter and email shots
- Attend and vote at AGM/conference.
- Attend BC training clinics with or without turnout.
- Access to British Carriage Driving, British Equestrian and FEI resources and support.
- Financial grants available to support young and para driver training
- BC office support

International Membership - £250 (currently £250)

Designed for those who compete in the sport at FEI/International level and want all the benefits of being a full BC member plus:-

- Personal accident and travel insurance while competing abroad.
- FEI driver registration completed automatically at no further cost each year.
- Seek selection for GBR teams and entitled to compete abroad
- BC office support

* BC approved event is an affiliated club event, BC organised event OR any other carriage driving event specifically approved by BC

Other BC Membership Categories

Associate Membership - £80 (current £82)

Designed for those who have horses and want to support the sport but don't actively compete

- Third party liability insurance cover for **ALL EQUINE ACTIVITIES + ALL YEAR**
- No cover provided whilst competing at BC and club events.
- BC newsletter and email shots
- Attend BC training clinics with or without turnout.
- Attend and vote at AGM/conference
- Access to British Carriage Driving, British Equestrian and FEI resources and support.
- BC office support

Officials Membership - £45 (current £38)

Designed for judges, stewards or other volunteers

- Third party liability insurance cover whilst officiating at BC and club events
- Personal accident cover whilst officiating at BC and club events
- BC newsletter and email shots
- Attend BC officials training clinics in person
- Free attendance at BC online training clinics
- Attend and vote at AGM/conference
- Access to British Carriage Driving, British Equestrian and FEI resources and support.
- BC office support

Other BC Membership Categories & Discounts

Supporting Membership - £10 (current £38)

For those who are interested in the sport and want to stay in touch with what's going on. This membership includes the BC newsletter and email shots.

Young Member Discounts

- Young Member (6-21 years) - 50% discount to relevant membership category
- Young Member (22-25 years) - 25% discount to relevant membership category

Start Fees - a graduated scheme for 2023

- We need start fees to more fairly share the costs of running the sport
 - The memberships fees are not enough to cover the costs
 - A membership only system would mean higher membership fees for all
 - It would also mean that a member who competes often would pay the same towards the costs of running the sport as a member who only competes occasionally and ***That's just not fair***
- We currently have a flat rate start fee for Nationals and Regionals of £40.
- The revised start fee scheme for 2023 will be:-
 - Graduated - range from £1 per event up to £40 per event
 - Only apply to with-horse events

Start Fees - 2023

- For all competitions (with horse).
- Events without turnout = no start fee
- Non competitive events = no start fee

- Arena based - (e.g. Indoors, InsideOut) - £1
- Club - 1 day, Gateway - £3
- Club - 2 day - £6
- Regional/National Level competitions - £30
- National Championships - £40

- Start fees commence at the beginning of the next season:-
 - 1st March 2023 - Outdoor season
 - 1st October 2023 - Indoor season
- Payable by competitors to the club/event organiser as part of entry fee, at time of entry
- Starts fees collected by the club would be paid to BC at the end of the year (improving club cashflow)
- Starts fees collected at national event by event organiser would be paid to BC after each event.

BC Affiliated Clubs - Annual Return

❖ One return in December

- Only one return, as per current insurance return, so we keep things simple
- Sent to BC office
- Provides essential information necessary to obtain insurance cover and allocate costs fairly
- A requirement of affiliation i.e. no return = no affiliation = no affiliation benefits

❖ Return has two parts

➤ Part 1 - Membership

- Number of members - who joined club in most recent club year
- Member name, postal address and email + type of membership e.g. Club, Full member etc*
- **First Membership Return Due 31st December 2022**

➤ Part 2 - Event and Starts

- Events held by type, number of starts and start fees due to BC (from the previous season)
- **First event/Start return due in December 2023**

* Clubs may wish to review and update their privacy policy on their club website and membership form

Frequently Asked Questions (FAQs)

❖ Why are we changing the membership rates

- Every year we change the membership rates to take account of changes in membership, benefits and costs
- This year we are simplifying the membership choices and trying to make the membership benefits clearer
- We are removing the need for one off 'Day Tickets'. All events will be covered by the event entry fee along with the the relevant BC or Club membership.

❖ Why do we need start fees

- A start fee system has been in place for several years at regional, national level events and in some clubs
- The memberships fees are not enough to cover the costs and if we had a membership only system this would mean higher membership fees for all.
- Start fees help to more fairly share the costs of running the sport. If we didn't have start fees it would mean that a member who competes often would pay the same towards the costs of running the sport as a member who only competes occasionally and that isn't very fair

❖ How are we changing the start fees

- We currently have a flat rate start fee for Nationals and Regionals of £40.
- The revised start fee scheme for 2023 will be graduated, ranging from £1 per event up to £40 per event
- They only apply to competitive, with-horse events

Frequently Asked Questions (FAQs)

❖ **Will start fees apply to all local club events?**

- Not all. It only applies to competitions with turnouts.
- It does not apply to training events, fun events, pleasure rides or shows.

❖ **When do i have to pay my start fee?**

- Competition members pay the start fee, as part of their entry fee, to the event organiser.
- Regional/National Event organisers will pay the start fees to BC after each event.
- Affiliated clubs will pay the start fees from local club events to BC at the end of the season and by 31st December, as part of their affiliation return. This will help to improve the clubs cashflow.

❖ **How will BC use my membership information**

- Membership information is used for administering the sport of British carriage driving e.g. arranging insurance and sending relevant BC newsletters and membership information.
- Members data will not be passed onto any third parties for commercial gain.

Frequently Asked Questions (FAQs)

❖ **If i am new to carriage driving and I want to compete at Gateway, what membership must I have?**

- To a do a Gateway event you need to have joined your local Affiliated Club as a BC Club member and this will provide the necessary insurance cover.

❖ **If i am attending British Young Drivers(BYD) camp/event do I have to be a member of a club or BC or both?**

- Attendance at your first BYD camp includes a complimentary BC membership for the rest of that year
- If this is not your first BYD camp/event then you will need to a full BC membership.
- BYD membership offers discounts ranging from 25% to 75% off the full costs of BC membership

APPENDICES

- Current Insurance Benefits

Insurance Cover - Third Party Liability Cover

Who is insured? As an individual BC member in the International, Full or Associate membership categories, you are automatically insured for personal liability in respect of your own personal equestrian related activities, provided that you are normally domiciled in the United Kingdom or Irish Republic. Young persons (aged 6 years or over) who are not Members are covered whilst attending BC Junior Clinics, Summer Camps and Junior Championships only. Business activities need separate insurance.

The policy also covers another person who is riding or driving your horse with your permission, provided they have no other insurance. If your horse is kept at livery or is loaned to someone else and used for non-business purposes you are still covered.

If a parent or guardian of a Member is sued as a result of an action by their child, the policy provides cover for the parent or guardian.

What is covered? If an incident occurs which involves bodily injury to another person (called the third party) or loss of or damage to their property, the aggrieved person may well decide to claim against you for damages. Providing they can prove that you were legally liable (which generally involves you having been negligent) then the policy will pay for such damages as have been awarded by a Court of Law - in practice the majority of cases are settled "out of court".

The policy will pay damages up to £30,000,000 for any one claim and the number of claims is unlimited. It also pays all costs incurred with the consent of Underwriters in defending the claim.

Volunteers insurance

Third Party Liability

Volunteers are fully insured for third party public liability whilst they undertake any activity on behalf of British Carriagedriving or a British Carriagedriving Affiliated Club including at social events and committee meetings. Therefore whether you are performing your duties as a committee member, judge or obstacle steward, you can be safe in the knowledge that if you were held legally liable for an accident, you would be afforded indemnity under the British Carriagedriving cover.

Personal Accident

British Carriagedriving appreciate the time that volunteers give up for the running of Affiliated Clubs and British Carriagedriving Regional and National events. For this reason they ensure that all volunteers have personal accident cover in place for any accident that occurs during the course of your duties as a volunteer for British Carriagedriving or Affiliated Clubs. This includes indemnity in the event of a permanent injury and also includes cover for temporary disablement to assist with any additional costs you may incur as a result of the injury

Affiliated clubs insurance

Third Party Liability cover for club members

Affiliated Club members receive third party liability cover whilst they are attending any affiliated club event [or BC approved event - per FAQ Howdens]. Affiliated Club members do not get 24/7 liability cover, you must be a member of British Carriagedriving to receive this benefit.

All British Carriagedriving affiliated clubs are included on the British Carriagedriving liability policy which covers Public and Products Liability.

Directors' and Officers' Liability cover

All committee members or trustees of an affiliated Club are indemnified under the Directors' and Officers' policy arranged by British Carriagedriving. This indemnifies you for legal action taken against you as an individual or against the Club for a wrongful act such as defamation.

Travel Insurance

International members of British Carriagedriving and their support crew are covered whilst travelling for international competition as part of a British Carriagedriving team or as an individual at a championship. Individuals and their support crew are also covered when traveling for international competition providing they are competing in an FEI International class that is endorsed by British Carriagedriving