BBAC “Top Up” Motor Insurance.

A new benefit option for BBAC members

Following the initial idea and detailed work by Rupert Stanley, with support from the BBAC main committee, this scheme starts on 1st October 2013 and runs in synch with the membership year.

WHAT IS IT?

This is a “top up” cover, intended to enable crew (and pilots) to drive balloon vehicles for ballooning activities (defined below) without the vehicle needing (expensive) “any driver” cover in its own right. Cover is for driving a car or van less than 4 tonnes being used for BBAC ballooning activity where no cover for the vehicle or driver exists on another motor policy via any recognised UK motor insurer. There is a £500 excess.

This is on the basis of ballooning activities as social/domestic and pleasure use, as a hobby activity. It does not cover commercial ballooning.

This policy is attractive to:

- pilots who don’t want to pay the much higher costs of ‘any driver’ insurance;
- company car drivers (and increasingly, normal drivers with fewer policy benefits) who may not have a ‘driving other cars’ policy extension;
- young drivers who rarely have rights to drive other cars on their own insurance and who are expensive to add as named drivers to other policies
- pilots who want the certainty that their regular crew are fully insured in their vehicle without needing to rely on the ‘driving other cars’ policy extension that their driver might or might not have (or might think they have, but not in fact have).

Cover will be provided for BBAC member drivers not already insured to drive a BBAC member's vehicle for BBAC activities. If the additional driver has DOC (driving other cars) from their own motor policy, any third party claims will be paid by that Insurer. The BBAC insurer, NFU Mutual, will pay for the comprehensive part for damage to the vehicle subject to a £500 excess and a maximum value of vehicle of £75,000 for any car or van up to 4 tonnes. If the additional driver does not have DOC cover, NFU Mutual will be providing comprehensive and third party cover. This policy is a contingency policy; therefore cover provided by this policy will be no greater than the current basis for which the vehicle is already insured.

The following are the exact policy wordings as issued by NFU Mutual:

Cover is provided for BBAC (British Balloon and Airship Club) members declared to NFU Mutual, to drive a BBAC member's vehicle (if not already insured to drive by the member's current Motor policy), when requested to do so, by the vehicle owner, for BBAC activities.

Where any driver requested to drive by a BBAC member vehicle owner, has cover to drive the owner member's vehicle by virtue of cover provided by the driver's own policy, such cover will take precedent over the cover provided by this policy.

For the purpose of this cover, BBAC activities are defined as:

- Travelling to and from launch sites and landing sites;
- Travel to and from ballooning events including participation in ballooning competitions, within the Territorial limits;
- Use of the balloon vehicle for ballooning purposes such as taking the balloon or parts thereof for fuelling or repair;
- Travel to and from events and meetings organised by the BBAC, affiliated regional cubs and non-geographic clubs.

Territorial limits are defined as: Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Turkey. When any vehicle is being driven in any of the aforementioned countries, cover will be comprehensive.

In addition, territorial limits include: Albania, Belarus, Bosnia Herzegovina, Croatia, Israel, Macedonia, Moldova, Montenegro, Morocco, Serbia, Tunisia and Ukraine. When any vehicle is being driven in any of these aforementioned countries, cover will be limited to third party only.

It is a condition precedent to liability that BBAC members required to drive a vehicle on behalf of another member will be declared to the NFU Mutual Thornbury Agency. Details must include: Full name of driver to be covered; Date of birth; Full address and postcode; Telephone number; BBAC membership number; Number of previous fault claims in the last 3 years; A note of the motoring convictions with dates, fines, ban period and types and any criminal convictions.

Where comprehensive cover is provided, NFU Mutual will pay for damage to the vehicle subject to a maximum vehicle value of £75,000 for any car or van up to 4 tons but NFU Mutual will not be responsible for the first £500 of each and every claim.

HOW DO YOU JOIN?

Data for the insurance will be collected via a form on the BBAC website, along with payment. BBAC membership is required and this needs to be organised first; the insurance scheme requires input of a BBAC membership number. Cover will be in force once BBAC confirms back to the applicant, with a target processing time a few days towards a maximum of a week. A certificate of insurance will be downloadable from the BBAC website, to be validated with your individual reference number to be provided. Pilots / balloon owners should plan ahead and are encouraged to join up their regular and occasional drivers. It will not be possible to process requests for immediate cover, for example the evening before a morning flight. One reason the cover is so reasonably priced is that the administration is done largely by BBAC volunteers.

WHAT DOES IT COST TO MEMBERS?

There will be a single flat charge, irrespective of age and any convictions / points. This is of particular benefit to younger drivers, and should help encourage new balloonists.

It is an annual policy coinciding with the BBAC membership year. No reduction in fees for part years will be made by BBAC, so the price is the same whenever in the membership year you join the insurance scheme.

For BBAC members (all categories) pay £10 per year via the BBAC shop. A BBAC membership number is required. Please note that pilots / balloon owners can arrange for their non-pilot crew/drivers to join as an associate non-pilot member of the BBAC for £5 per year. Licenced pilots have to join in the pilot category with the appropriate fee. Until we see the numbers joining, we can not give clarity on whether BBAC will be subsidising this scheme, or making a surplus. For now, we give the guidance that you will pay £10 including Insurance Premium Tax (IPT) and that all your £10 will go to NFU Mutual.

Please read all the definitive information and official policy wording at the BBAC shop, which takes precedence over anything written here.