

BBAC “Top Up” Motor Insurance.

Winter 2020 update

The policy has been running successfully for a number of years now, we have only had one claim and premiums are roughly equal to receipts from members. The policy has proved to be of particular benefit to younger drivers, and has helped encourage new balloonists. In recent years, we have generally had between 350 and 400 members included on the policy. Over time, a few things have changed and with the update to the new BBAC membership website, I thought it time for a new article covering all details.

WHAT IS IT?

This is a “top up” car insurance cover, intended to enable UK resident crew (and pilots) to drive balloon retrieve vehicles (this includes company cars and leased cars) 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 do not in fact have).

Cover will be provided for UK resident 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 vehicle value 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 clubs and nongeographic clubs.*

Territorial limits are listed in the schedule, but effectively cover Europe including the UK and Ireland.

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.

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 membership website, along with payment – please note that the automatic renewal arrangement we operated for a number of years is not currently possible. The insurance page on the BBAC membership website will be kept up to date with details about the policy and it is possible to download the schedule and underlying policy document from there. BBAC membership is required and this needs to be organised first; the insurance scheme requires input of a BBAC membership number. Provided you meet the eligibility criteria (in simple terms no more than 2 claims/convictions in the past 5 years), cover will be automatic the next day ☺. Those not meeting the criteria can still be covered on a case by case basis which will take some time to confirm. A certificate of insurance can be downloadable from the BBAC website post purchase.

If you want to add your crew to the policy, this is very easy if they are your existing associate members – you will find links next to their names in your BBAC membership website. If they are not your associate member, they will need to log into their own BBAC membership website to buy cover themselves. If you want to add a new crew member as an associate member and cover them for insurance immediately, this is possible, but the initial purchase will need to be made from the BBAC membership website specific to that new associate member. Whatever you do, do not try to use your personalised insurance form to cover a different driver, neither of you will be covered then!

WHAT DOES IT COST TO MEMBERS?

There will be a single flat charge, irrespective of age and any convictions / points.

It is an annual policy coinciding with the BBAC membership year. No reduction in fees for part years will be made by the BBAC, so the price is the same whenever in the membership year you join the insurance scheme. A grace period is built in to allow time for members to renew their membership and cover – you will continue to be covered during that period, but only if the BBAC successfully renews the policy and you will be contacted if that does not happen.

For BBAC members (all categories) pay £10 per year via your BBAC membership website. 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.

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