



# CHESHIRE AREA OF NAFAS

## Members' Update

Issue 14 (Supplementary)

December 2023



Hello everyone.

Hope you're nearly ready for the festive season. Just before I sign off for the year, there are a few things to make you aware of:

**Insurance** – Most Clubs will be renewing their insurance with effect from 1<sup>st</sup> January and will have received communications from Marsh Commercial. The renewal price quoted has increased year on year by circa £51. Having spoken to the broker at Marsh, the reason is due to an increase in administration fees (from £25 to £75) as they have moved offices from Harrogate to Leeds. Clubs are autonomous and do not have to use Marsh Commercial.

Points to note include;

- Head Office investigated the potential of getting 'umbrella' insurance for all affiliated Clubs in NAFAS. This was to cost £90K and involved a huge amount of administration therefore the initiative was shelved (as reported in the October Newsletter).
- Clubs are responsible for arranging their own insurance and you are advised to ensure that, whatever cover you arrange, as a minimum you have Public Liability Insurance (up to £5M recommended).
- There are many insurance companies offering insurance for Clubs, Societies etc but although they appear cheaper at face value, the cover may not be sufficient – be careful and compare quotes on a like for like basis.
- Zurich Insurance is offering cover for £96 (including the Public Liability cover) – simply google Zurich Insurance for Clubs and Societies. (This was my preferred choice for Area but I am NOT qualified to advise – Tracy-Anne Clancy).
- RHS offer insurance to Clubs affiliated to the RHS. Affiliation to the RHS costs £45 pa and allows the Club one free visit per year. The affiliated Club can also then apply for insurance through the RHS scheme (AON Sports-insure). Affiliation year starts 1<sup>st</sup> February. Applications are from mid January. Email [affiliated@rhs.org.uk](mailto:affiliated@rhs.org.uk) for more information. Thank you to Marilyn @ Heald Green Flower Club for researching and sharing this information.
- Unfortunately, Cheshire Area cannot arrange 'umbrella' affiliation to RHS or 'umbrella' insurance cover – it has to be on a Club by Club basis but the RHS would allow small Clubs to join together to share the initial affiliation fee (£45) (this is still work in progress).....

### Still looking for inspiration for a Christmas gift for a 'flower friend'?

Why not treat your friend to Alison Cooper's workshop in March. Have a look at the poster below for more information which now includes the two designs.....



Cheshire Area of NAFAS

## **Members' Workshop with Alison Cooper**

Sunday 3<sup>rd</sup> March

Owley Wood Recreation Club,  
Barrymore Rd., **Weaverham CW8 3LS**

10.00am - 3.30pm

£25



Alison has some innovative foam free designs to share with members to brighten us all up ready for Spring – a Floral Rainbow and a Kokedama table centre.

Bring your own lunch – tea, coffee and homemade cakes provided.

To find out more and to book your place email Sharon/Pam at

[education@nafascheshire.org.uk](mailto:education@nafascheshire.org.uk)

Finally, a message regarding the Malvern Spring Show.....

**A reminder that entries for the RHS Malvern Spring Festival  
2024 Floral Art competition close on 31st January 2024.**

If you have any queries please contact  
**Melinda Goodhew** at [melinda.goodhew@threecounties.co.uk](mailto:melinda.goodhew@threecounties.co.uk)  
or call **07467435783**

[Note: All Area diary dates for 2024 are currently being finalised and will be on the website shortly]



**Wishing you all a very Happy & Peaceful Christmas.....**



**& a very Happy & Healthy 2024**

**From All of Us at Cheshire Area**



**The National Association of  
Flower Arrangement Societies  
Christmas Opening Hours 2023**



From everyone at NAFAS, we wish you a very Merry Christmas. Please note the office opening hours will be:

- Friday 22nd December **open 8:30am-2:30pm**
- Christmas Day - **CLOSED**
- Boxing Day - **CLOSED**
- Wednesday 27th December - **CLOSED**
- Thursday 28th December **open 8:30am-2:30pm**
- Friday 29th December **open 8:30am-2:30pm**
- Monday 1st January 2024 - **CLOSED**

Regular office hours of 8:30am-4:30pm, Monday to Friday will resume from **Tuesday 2nd January 2024.**

We look forward to helping you have a prosperous 2024.