

The Membership Department would like to welcome 44 new members to the Association and discusses the Personal Accident Insurance policy in a bit more depth.

# Personal Accident Insurance

Some confusion has arisen, recently, about what is and what is not covered by the BIGGA Personal Accident Insurance Policy.

We hope that this article will help to clarify the situation.

The BIGGA Personal Accident Insurance Policy provides cover 24 hours per day, 365 days per year.

Members are covered at work, at home and during leisure activities if they sustain 'Accidental Bodily Injury' which causes death, permanent total disability or temporary disability.

The policy does not cover illness or disease not resulting from an accident or injury, nor any naturally occurring or degenerative disease/illness, nor any gradually worsening condition such as arthritis or osteoporosis. Moreover, it does not cover the first 28 days of any qualifying incapacity.

These conditions exclude cover for any illness that is



not the result of an accident. However, it is sometimes difficult to be specific as each incident is different. For example if a member was hit by a golf ball and died from a subsequent heart attack, which was deemed to have been caused by being hit, then the insurers would consider this as a valid claim. However, a heart attack, which was not as a result of an accident, would not be covered.

It is difficult to give precise clarification as every claim is judged on its merits. However, the key word in the cover is 'Accident' which must result in 'Accidental Bodily Injury' for the claim to be successful.

If you have been injured as a result of an accident and would like to make a claim then call 0800 316 1331. If you would like a copy of the insurance policy leaflet issued to members then call the Membership Department on 01347 833800.

## People

How well do you know the people who work for the Association?

In this new series we give you a chance to learn a little more about a member of BIGGA's Headquarters staff



### Katie Davies

**Position:**  
Sales Administrator in the Sales Department

**What does your role involve?**  
Copy chasing, generating new sales leads, following up existing sales opportunities and helping with the daily running of the magazine's sales team

**How long have you worked for the Association?**  
Nearly four months now

**Where were you born and brought up?**  
Harrogate – where BTME & ClubHouse is held

**Where did you work before you joined BIGGA?**  
I worked for a company that supplied saunas, spas and steam rooms to the leisure industry. I was responsible for all consumable sales

**What are your hobbies?**  
Socialising with friends and generally having a good time! (Oh yes and talking!)

**What is your favourite food?**  
Mmmmmmm... Paella, Steak, Duck and Pancakes, Raspberries, Carrot Cake - I love food so anything and everything!

**What is your favourite film?**  
Catch Me if You Can, Eight Mile and The Crow and loads more that I can't think of

**What was the last book you read?**  
Started to read a diet book about a month ago, but got bored by the third page so decided it wasn't worth the hassle and tucked into some cake!

**Who is your all time hero?**  
Everyone gives this answer, but it's so true – my Mum. x

**What was the best event you've ever attended?**  
Peter Kay live in Leeds. I think he's the funniest man ever and his series Phoenix Nights is not to be missed.

**What is your claim to fame?**  
Having my picture in Greenkeeper International!

We're giving away a fantastic digital camera to one lucky member. The camera features a movie facility and a multi mode flash. It has a 1.5" LCD screen and a picture resolution of 2 million pixels. The package also includes a memory card.

To enter the prize draw all you have to do is introduce one or more new greenkeeping members to BIGGA. Make sure your name goes on their application form as the person who referred them and we will enter your name into the draw. Remember the more new members you refer the more chances you have to win!

Either call Gemma today in Membership Services on 01347 833800 to request a new member application form or complete the form on the outer cover of this magazine and return to BIGGA HOUSE before 30 September 2003.

The draw will take place on 1st October and the winner will be announced in the November edition of Greenkeeper International.

# WIN A DIGITAL CAMERA



## Message of the Month Winner

Our congratulations go to September's winner, Marc Haring from Cumberwell Park Golf Club whose message was posted on the 21st July under the 'Talking Shop' section. A fantastic FM desktop scan radio is on its way to you!

### BIGGA welcomes...

#### SCOTTISH REGION

Fraser Brown, North  
Graeme Farquharson, North  
Stephen Mcblain, Ayrshire  
Steven Mcleod, West

#### NORTHERN REGION

James Atkinson, Cleveland  
Michael Barker, North Wales  
Mark Barras, North East  
Graham Curtin, Northern  
Shaun Drum, Northern  
Matthew Gilbertson, North East  
Dean Gosney, Northern  
Christopher Gotts, North West

Robert Havelock, North Wales  
Alister McFarlane, North West  
Joseph Monaghan, Northern  
Carl Peacock, North West  
Christopher Porter, North West  
Steven Rendall, North West

#### MIDLAND REGION

Benjamin Bierley, East of England  
Christopher Buchanan, East Midland  
Mark Flecknor, Mid Anglia  
Alan Key, East of England

#### SOUTH EAST REGION

Alan Abrey, Surrey  
Anthony Brennan, Kent  
Stephen Matthews, East Anglia  
Steve Peters, Surrey  
Jason Rook, Kent  
David Rowland, Surrey  
Bill Shepherd, Kent

#### SOUTH WEST/SOUTH WALES

John Barnes, South Coast  
Victor Dyer, Devon & Cornwall  
Sean Heard, South West  
Andrew Johnson, South West  
Keith Kemp, Devon & Cornwall

Shaun McCanna, South Coast  
Joe Missen, South Wales  
Luke Rand, South Wales  
George Stephens, Devon & Cornwall

#### STUDENT MEMBERS

Tommy Mcfadden, Northern Ireland  
Steven Halliwell, North West

#### ASSOCIATE MEMBERS

Richard Greville, East Midland  
Mike Wattam, Sussex  
William Brennan, Usa

### AUGUST'S MEMBERSHIP DRAW WINNER

Just introduce one or more new greenkeeping members to BIGGA and your name will be placed into a draw to win a fantastic BIGGA Clock/calculator/calendar and alarm. Our congratulations go to September's winner, Andrew Harding of Boyce Hill Golf Club.