

ANGLING TRUST & FISH LEGAL MEMBERSHIP RATES EXPLAINED

INTRODUCTION

The Angling Trust is the representative body for all coarse, game and sea anglers in England. It is principally funded by income from subscriptions and donations from the angling community to perform this role. It is also recognised as the National Governing Body for angling and receives sports development funding from Sport England and the Environment Agency to increase participation in angling.

The Angling Trust maintains a very close and permanent collaboration with Fish Legal, which is a separate membership association taking legal action throughout the UK on behalf of its angling club and riparian/fishery owner members to protect the aquatic environment, fish and fishing. In the event that fishing owned, leased or fished under licence by a member angling club or riparian/fishery owner is damaged by pollution or other problems, and where Fish Legal believes there is a reasonable chance of success, then its lawyers will do whatever is possible to take action on your behalf and recover compensation for you, and will indemnify you as a member against any costs of taking the case or in the unlikely event that we lost. We can also offer you high quality specialist legal advice on many issues, and if we can't help we can advise you where to find external legal advice.

This legal work is funded by the separate subscriptions from Fish Legal members as well as donations and legacies made directly to it and from a share of the £29 individual member subscription. For legal reasons, Fish Legal can only act for its current members, and maintains a strict policy of only representing members that are registered before an incident or issue arises. It cannot take expensive legal action or offer advice to clubs who are not Fish Legal members but who happen to be members of a representative body that is. Neither can it act for members of the Angling Trust who have not also joined Fish Legal.

The more members the Angling Trust has, the more influence it has with politicians and the more resources it has to campaign for the protection and promotion of fish stocks and angling. The membership structure of both organisations is intended to charge subscriptions, as much as possible, based on the ability to pay of each category of member and the probability of each category of member requiring support from the Angling Trust or Fish Legal which has a cost. The more members Fish Legal has, the more it can do to protect its members' interests and take important legal cases to protect fish stocks and fishing for the benefit of the whole angling community.

All riparian/fishery owners and angling clubs joining the Angling Trust automatically receive the benefit of civil liability insurance package from insurance brokers called Jelf (underwritten by Hiscox).

There are a wide range of membership categories on offer, some of which are only available in Wales, Scotland and Northern Ireland. This document aims to explain clearly the costs and benefits of different membership categories of both the Angling Trust & Fish Legal.

CLUBS

We already have nearly 1,650 clubs in membership of the Angling Trust and about 1,000 in membership of Fish Legal, ranging from small match groups and syndicates to the largest clubs in the

country with more than 10,000 members. There are a range of membership rates to reflect this diversity. Club subscriptions support our work campaigning and lobbying for protection of fish and fishing, and also for the promotion of angling participation. Membership of Fish Legal is a highly recommended additional subscription. In England, membership of Fish Legal is only available to clubs who are also Angling Trust members. In Wales, Scotland and Northern Ireland, clubs may choose to join Fish Legal without also joining the Angling Trust, because it is predominantly an English body. However, many clubs outside England are now joining the Angling Trust as well, to support the work it does that benefits fisheries throughout the UK (e.g. marine fisheries, Save Our Salmon and control of predatory birds) and also to receive its inclusive insurance package.

A package of civil liability insurance is included automatically with membership of the Angling Trust through brokers Jelf (underwritten by Hiscox). All club members of the Angling Trust are now part of the same insurance scheme which reduces the costs that each club has to pay and this is therefore an extremely competitive offer. The standard cover includes £10m public liability, professional indemnity and employer's liability insurance, together with limited property cover and personal accident insurance for your members. The standard package also includes public liability cover for all of the club members' own fishing activities throughout the UK (whether or not they are fishing club waters). A wide range of additional cover is available by separate arrangement with Jelf on request.

If your club is actually a group of several smaller clubs, then you should join in the Federation category.

FEDERATIONS

In many parts of the country, angling clubs have joined forces in various ways to create Federations of clubs, often for competitions or to share access to waters between a group of clubs. These arrangements range from full-blown joint-ventures between clubs to loose affiliations. Some Federations own or lease their own waters in the name of the Federation.

It is difficult to devise a membership structure that suits all these variations and we want to make sure that as many clubs as possible join both the Angling Trust & Fish Legal in their own right. Insurance arrangements are also complicated for Federations because of confusion about liabilities between the Federation and its member clubs. It is important that Federations contact Jelf to discuss their individual requirements. The insurance for a Federation will not cover all the clubs who are part of that Federation unless this is specifically stated in the insurance certificate. Insurance cover needs to be in place for each legal entity and its officers. If all of a Federation's member clubs join the Angling Trust & Fish Legal, then the Federation itself can benefit from free membership of the Angling Trust (which includes insurance) and Fish Legal. Please contact us to make special arrangements.

Fish Legal cannot take legal action (i.e. take a claim to court) for Federations that do not hold fishing rights in their own name – it can only take action for clubs, riparian owners and fisheries who hold fishing rights in their name and who have joined Fish Legal in their own right. Therefore, if a Federation comprises several clubs, each of those clubs must join Fish Legal if they want to be eligible for our lawyers to take legal action on their behalf in the event of a future pollution incident, or anything else which might damage their fishing.

For legal reasons we do not act for member clubs of member Federations in a claim or provide legal advice unless the club itself is a member of Fish Legal in its own right. To do so would be unfair to

longstanding members who have been paying a subscription fee for many years and supporting our common interest.

Some Federations own or lease their own waters in the name of the Federation itself in addition to any waters owned by member clubs or fisheries of the Federation. Please contact us to see which club category would be most appropriate for you. However, we must stress again that even if your Federation joins Fish Legal in this category, the legal team can only take legal action for the Federation in relation to the waters that it owns or leases in its own name. Fish Legal cannot act for or advise the Federation on behalf of the Federation's member clubs, and the waters they own and lease, unless those clubs are themselves also members of Fish Legal and have instructed Fish Legal directly.

CONSULTATIVES AND RIVER ASSOCIATIONS

There are nearly 50 Consultatives and River Associations already in membership of the Angling Trust. This category of membership receives automatic insurance for the administration and meetings of the consultative or association, but NOT for any practical works such as angling coaching, bank clearances or beach clean ups which would need to be organised under a member club's insurance (also this insurance does NOT cover the Consultative's member clubs or fisheries). The subscription is for an affiliation only and does not include any direct member benefits.

Consultatives and river associations cannot join Fish Legal, but are welcome to make a donation to support its work. This is to avoid any confusion about whether Fish Legal might be able to take legal action (i.e. a claim) for consultatives or river associations, which it cannot. Fish Legal can only take cases for riparian owners, member clubs and fisheries that have joined in their own right. Therefore, if a Consultative or River Association comprises several clubs and individual riparian owners, each of those clubs and owners must join Fish Legal in their own right if they want to be eligible for our lawyers to give advice or take legal action on their behalf in the event of a future pollution incident, or anything else which might damage their fishing.

COUNTY ANGLING ACTION GROUPS (CAAGS)

Civil liability insurance cover for the activities of the CAAG (but NOT for its member clubs or fisheries) is included in the membership subscription. This is more expensive than insurance for consultatives because it includes cover for angling coaching and other events organised by the CAAG itself (but NOT those organised separately by member clubs or fisheries).

CAAGs cannot join Fish Legal, and Fish Legal cannot therefore advise or take legal action for CAAGs – it can only take action for or advise member clubs, riparian owners and fisheries who have joined in their own right. A CAAG will typically comprise several clubs, fisheries, coaches and individual riparian owners. Each of those clubs and owners must join Fish Legal if they want to be eligible for our lawyers to take legal action on their behalf in the event of a future pollution incident, or anything else which might damage their fishing.

We cannot act for member clubs or fishery owner members of CAAGs unless the club or owner is a member of Fish Legal in its own right. To do so would be unlawful as Fish Legal can only act for its members due to the regulations which govern the activities of its solicitors. It would also be unfair on other clubs who have been paying a subscription fee for many years.

FISHERY MEMBERS

This category of membership is for owners and managers of all angling waters, whether they be river or stillwater, private or commercial. This type of membership is not for clubs.

Fishery membership includes membership of both the Angling Trust and Fish Legal and also automatically includes a comprehensive liability insurance package from brokers Jelf, with a liability limit of up to £10 million, underwritten by Hiscox. This package includes public liability, employer's liability, trustee liability and more. In addition, if yours is a stillwater fishery with an annual turnover of up to £75,000, you will also receive fish stock cover up to £25,000 (stock cover is available at a modest charge on application for fisheries with a turnover over £75,000).

For fishery members who derive no income from their fishing, or whose fishery generates a financial turnover of up to £10,000 p.a.. the subscription rate for 12 months membership is £189.

The annual subscription for fishery members whose fishery turnover exceeds £10,000 p.a. is £250, but this can be discounted to just £199 if day- or season-tickets are offered to Angling Trust individual members at a 10% discount.

Membership of both Angling Trust & Fish Legal is included in the subscription. In the event your fishing is damaged by pollution or other problems, and where Fish Legal believes there is a reasonable chance of success, then Fish Legal will do whatever is possible to take action on your behalf and recover compensation for you, but will indemnify you against any costs of taking the case in the unlikely event that we lost. High quality specialist legal advice is also available on many issues and if we can't help we can advise you where to find external legal advice. You will also have access to a wide range of fact sheets drawn up by Fish Legal to provide valuable advice on a range of topics relevant to all owners and managers of angling waters.

Your subscription supports our work campaigning, lobbying and taking legal action for the protection of fish and fishing from a host of threats including pollution, abstraction, predation, unlawful canoeing, hydropower and poaching. It also supports our national angling strategy to get more people fishing more often, which is vital for the success of fisheries and other angling businesses now and in the future.. You can also receive a free listing on our on our mobile-friendly map-based web site fishinginfo.co.uk, which will promote your business to tens of thousands of the keenest anglers in the country (we will only do so with your permission). There is a wide range of discounts available to members on useful products and services.

TRADE MEMBER

This is a supporter category of membership at just £30 which will enable you to keep in touch with the latest developments at the Angling Trust & Fish Legal and to let us have any feedback via regional meetings about the issues which are important to you as a Trade Member. You also receive a free listing on our web site in the links section, reduced rates for advertising in our magazine, regular e-updates, free advertorial on our web and social media, a listing on our mobile-friendly map-based website fishinginfo.co.uk, Trade Member stickers and a Trade Member certificate to show your customers that you support the future of fishing through your Trust membership. We work closely with the Angling Trades Association and we do not want to try to compete with the ATA for trade member benefits. Fish Legal membership is not available to Trade members, but donations to support our legal work are very welcome.

AFFILIATE MEMBER

This is a supporter category of membership for organisations which don't fit any of our other categories, such as conservation groups, educational centres and single-species angling interest

groups, which will enable you to keep in touch with the latest developments at the Angling Trust & Fish Legal and to let us have any feedback via regional meetings about the issues which are important to you as an Affiliate Member. You also receive regular e-updates, an Affiliate Member certificate (to show that you support the future of fishing through your Angling Trust membership), we will share your posts on our social media and provide you with an Affiliate Member logo which we encourage you to display on your website, social media and printed items. Fish Legal membership is not available to Affiliate Members, but donations to support our legal work are very welcome. Inclusive liability insurance is not available to Affiliate Members because of the diverse nature of activities, but our insurance provider, Jelf, is happy to discuss Affiliate Member insurance requirements and provide a competitive quote.

CHARTER BOAT MEMBERS

This is a supporter category of membership at just £55 which will enable you to keep in touch with the latest developments at the Angling Trust & Fish Legal and to let us have any feedback via regional sea angling meetings in your Inshore Fisheries and Conservation Authority area about the issues which are important to you as a Charter Boat Member. You also receive a free listing on our web site on our 'Find a Charter Boat' Google map feature to promote your business to tens of thousands of anglers.

Fish Legal membership is also available to Charter Boat members if required, at an increased subscription of £180, covering dual membership of the Angling Trust and Fish Legal.

INDIVIDUAL AND LIFE MEMBERS

Individual members support both the Angling Trust & Fish Legal jointly by paying £29 a year for dual membership of both organisations (or £400 as a one-off payment for life membership). In return they receive benefits from both the Angling Trust & Fish Legal, such as magazines and e-newsletters, free public liability insurance which covers all their angling activities worldwide (exclusions apply), eligibility to fish in Angling Trust competitions, an exclusive Life Member metal lapel badge and discounts on goods and services. We cannot take campaigning or legal action on behalf of individual or life members. If you own or lease fishing, please join as a riparian owner, commercial fishery or club member. If you are a member of a club or syndicate, please encourage that club to join the Angling Trust and Fish Legal.

CONFUSED? PLEASE GET IN TOUCH!

We hope that this guide, and the diagram below, has explained these new categories of membership and that the rates seem fair to you and to your members. We are aware however that these arrangements will not cover every situation and if your group doesn't fit any of the categories above, then please contact us. If you have any queries about membership rates or insurance please call us on 0844 7700616 (Option 1) or email admin@anglingtrust.net or admin@fishlegal.net. Specific enquiries about insurance can be made directly to Jelf's Customer Service Team on dedicated number 01905 892372 or email anglingtrust@jelfgroup.com

Category	Annual AT Subscription	Fish Legal membership	Inclusive Insurance	Legal Action and Legal Advice e.g. against polluters (if paying additional subscription to Fish Legal)	AT Local Campaign Support	Magazine & monthly e-updates	Discounts on products & services (Check web for details)	Web Listings & other free/reduced advertising
Clubs	£60 - £1,012 Dependent on size	£80 - £856 Dependent on size. Only available to Angling Trust members in England. Available separately in Wales, Scotland and N. Ireland.	Yes. £10m Liability insurance, limited property and personal accident cover inclusive in membership. Other additional cover for anything your club might need is available from Jelf.	✓	✓	✓	✓	✓
Federations	Price on application	Price on application	No. Separate liability insurance by arrangement with brokers at competitive rates.	✓	✓	✓	✗	✓
Consultatives and River Associations	£55	No. Donations welcome!	Yes: liability insurance. Does not cover practical work parties, only covers administrative functions. Does not cover member clubs or riparian owners in consultative.	✗	✗	✓	✗	✓
County Angling Action Groups (CAAGs)	£80	No. Donations welcome!	Yes: liability insurance. Includes cover for angling participation events organised by the CAAG (more expensive than admin-only Consultative Cover above). Does not cover member clubs or riparian owners in CAAG.	✗	✗	✓	✓	✓
Fishery members with turnover up to £10,000 p.a.	£189 (Joint AT + FL)		Yes. £10m Liability insurance, limited property and personal accident cover inclusive in membership. Other additional cover for anything your club might need is available from Jelf.	✓	✓	✓	✓	✓
Fishery members with turnover more than £10,000 p.a.	£250 (Joint AT + FL)			✓	✓	✓	✓	✓
Fishery members with turnover over £10,000 p.a. offering 10% discount to AT&FL individual members	£199 (Joint AT + FL)			✓	✓	✓	✓	✓
Trade Members	£30	No. Donations welcome!	No. Competitive insurance available from Jelf for members.	✗	✓	✓	✓	✓
Affiliate Members	£60	No. Donations welcome!	No. Competitive insurance available from Jelf for members.	✗	✗	✓	✓	✓
Charter Boat Members	£55	£125	No. Competitive insurance available from Jelf for members.	✓	✓	✓	✓	✓
Individual Annual Adult	£29 - 22 years old and over FL Supporter only – no legal advice		Yes, liability insurance for all angling activities worldwide (exclusions apply)	✗	✗	✓	✓	✗
Individual Annual Young Adult	£10 - 18 to 21 years old FL Supporter only – no legal advice		Yes, liability insurance for all angling activities worldwide (exclusions apply)	✗	✗	✓	✓	✗
Individual Annual Junior	FREE - 17 years old and under FL Supporter only – no legal advice		Yes, liability insurance for all angling activities worldwide (exclusions apply)	✗	✗	✓	✓	✗
Individual Annual Senior Citizen	£25 – 65 years of age and older FL Supporter only – no legal advice		Yes, liability insurance for all angling activities worldwide (exclusions apply)	✗	✗	✓	✓	✗
Individual Life	£400 one-off FL Supporter only – no legal advice		Yes, liability insurance for all angling activities worldwide (exclusions apply)	✗	✗	✓	✓	✗

