



THE AUSTIN SEVEN CLUBS' ASSOCIATION



President: Bob Wyatt
Past Presidents: Donald Doughty, Stanley Edge, Bert Hadley and Freddie Henry

MINUTES OF THE COMMITTEE MEETING

HELD IN THE MEETING ROOM

THE GREEN MAN PH, 14 DAVENTRY Rd. DUNCHURH CV22 6NS

SUNDAY 9th APRIL 2017 (Following on from AGM)

Present		
Chris Garner		Chairman; PWA7C
Bob Wyatt		President
Howard Annett		Grey Mag Distribution and Back Issues; A7OC
Phil Baildon		A7CA Archivist
Roger Brown		A7CA Registrar; A7OC; 750 MC
David Cochrane		Pram Hood Register 1922 - 26
Chris Heeley		Treasurer A7CA; PWA7C
Alan Billington		OA7C
Nick Beck		Bristol A7C and Scottish A7C
David Charles		Cornwall A7C; A7 Special Register; Norfolk A7C
Ruairidh Dunford		Gordon England Register (Skype)
Janet Edroff		750 MC
Arthur Davies		MA7C
Gill Davis		750 MC; Cambridge A7 & VCC
Dave Martin		PWA7C
Ian Mason-Smith		Dorset A7C
Charlie Plain-Jones		PWA7C and Save the Jack French Garage Project
Steve Hodgson		Worthing A7C
Dave Orange		EA7C
Hugh Barnes		Secretary, Cambridge A7 & VCC
John Williams		South Wales A7C
Harry Hales		South Wales A7C
Stuart Phillip		South Eales A7C
Gerald Mullord		PWA7C
John Ward		
Paul Lawrence		Cambridge A7 & VCC
Richard Bohannan		EA7C
Andy Lowe		MA7C

Action

1. Apologies for Absence

Graham Baldock

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Hazel Gore	Advertising and MA7C
Chris Charles	Webmaster A7CA
Ed Waugh	Editor the Grey Mag; PWA7C
Bernard Griffiths	
Brem Bremner-Smith	MA7C
Angie Smith	Solent A7C
Peter Winney	ATDC
Robin Taylor	Big 7 Register
Michael Ward	Hereford A7C
David Aylmore	Devon A7C
Jim Blacklock	Arrow Register

2. Minutes of the previous Meeting

The Minutes of the meeting held on Sunday 8th January 2017 were deemed correct

3. Matters Arising

There were no matters arising.

4. Public Liability Presentation – Kim Eaton, Routen Chaplin

The Secretary welcomed Kim Eaton, form the Brokers, Routen Chaplin, who provide us with our Public Liability Insurance. Kim was welcomed by the meeting, not only as an Insurance Broker, but as a Classic car owner himself and someone who could relate to those in the room. This was very much appreciated by the meeting. The text of Kim’s presentation is attached as an Appendix to these minutes, but we were left with a striking phrase that helps explain the position with Public Liability. If your engine is running, then your personal Motor policy will be in force, if the engine is not running and you are at an event, then PLI will be in force...

4. Officers Reports

a) Chairman's Report

The Chairman outlined his thoughts on how he wished to see the Association develop during his tenure. He said he wished to see the Association and particularly the Committee become a much more inclusive body and encouraged the Members to take a greater participation in the Association affairs. It was, after all, as he said, their Association.

He made reference to the Archive and the Digitisation Project. He re-iterated Phil Baildon’s comments from the AGM in that a new home will likely be needed in the foreseeable future and that we should aim to achieve that in the next 2 years. That home could be anywhere as the Archive Web site gives access to the collection from anywhere. Expenditure on the Archive Project will drop in the coming months as the Project starts to make use of the donated scanner. We will continue to use Hampshire County Council to digitise the more important artefacts.

Even with the envisaged drop in expenditure in these areas, we must be mindful of our income stream which, in the main part, is generated from sales of the Grey Magazine. We must ensure that that is a high quality product. Other expense will be

the base for the Jack French Garage and we should start to think about the Centenary of the Seven in 2022. He hoped that we could plan for a more lasting memorial for that and will look at the production of an updated edition of Motor for the Millions. It is likely that a team will be brought together to achieve that.

5. Officer Vacancies 2018

The Secretary stated that with the revised Constitution now having been adopted, it can be stated that in April 2018, the positions of Registrar, Editor and Secretary will be up for replacement. This gives us a year to find likely candidates for the three positions and let them work alongside the present incumbents to get a grasp of each role so the transfer of responsibility is effortless and seamless. Of course, enthusiastic nominees for the three posts are actively sought.

6. Jack French Garage Report and funding

Charlie Plain-Jones gave an illustrated presentation on progress to date on the Jack French Garage Project. This has now reached a point where the next stage was the installation of the base for the garage at its new home. The point was made that, where possible, this was a 'refurbishment' not a restoration, trying to keep the 'character' of the original building. Charlie had made a request for Association funds to cover the installation of the base and presented a Budget for the whole Project showing where monies had come from (mainly donations by interested individuals) and where expenditure had gone - mainly building materials, though in the true Jack French spirit, there was much recycled material being used to keep down costs.

Donations included some AV equipment to show 'Brits that made the modern world – Formula 1' a BBC film about the origins of the British formula 1 industry that can trace its roots back to the Austin 7 and a replica of 'Simplicity', Jack French's highly successful racing Austin 7, was being created (by the owner of the original car) Eventually, it is planned to install this as a race simulator. The intention being to capture the interest of the younger generation.

The cost of the base will be £3744 and Charlie asked the meeting if they would be prepared to grant the Project the funds.

Chris Garner commented that he felt the whole project very worthwhile and appreciated the approach that appealed to younger people. In fact, his view was that the sporting side of Austin 7 ownership was a real attraction to the potential new owner, rather than the ownership of a road going car.. After a short discussion, Chris proposed the funds be granted and the vote in favour was unanimous.

7. Alternator Proposal Update – Ian Mason-Smith

One member of the Dorset A7 Club has very kindly agreed to carry out an extensive assessment on his 'Dynamo Test-Rig'. Initial results are promising giving a nice 10 amps at quite low revs. Then we had a diode failure which is being re-engineered and replaced this week. Then we can do extended testing on the rig and on a couple of cars with more exact data on output versus engine speed.

If all that passes without incident, it will be possible for the company to commence production! It is estimated that production can start some 8 weeks after testing.

To date I have been astonished to have received over 90 'Expressions of Interest' from many of our Member Clubs. I am most grateful for these and the very many useful technical points that have been made. Do let me have more that I can pass on.

The alternator will come complete all with all gears and a wiring diagram. No cut out will be needed as it has a built in regulator. It will be available in either 6 or 12 volt version, both -ve and +ve earth. Cost is likely to be less than £200

The 'Ruby' distributor (12 volt version only will be available) with an in-built 12v electronic unit installed within the cap that I showed at our last Meeting has been tested and works well. It is now production with an initial supply of about 100 units. The model is: DKY4 and retails at £129.95 incl VAT. It will be available to Members at £89.95 on web Site: www.accuspark.co.uk using Discount Code: club7 (for next 3 months)

- thanks to BB Classics for this helpful initiative

As we progress, I will keep you updated on performance, availability and confirmed prices.

8. LED bulbs Ian Mason-Smith

Ian reminded the meeting of his interest in this topic after what he considered to be a very mis-leading article in Classic Car Weekly (CCW) by the Editor Dave Simister – which stated that LED conversion bulbs are illegal. I brought this to the attention of the A7CA at our previous meeting and took an action to investigate the matter.

After a lot of looking at the UK Road Vehicle Lighting Regulations and getting several inputs from Members and a Company, I got a very confused picture, so I wrote to the Department for Transport (DfT) seeking clarification to which I got a reply on 24th February (See Appendix 2).

The essence of this reply is that where LED headlamps are fitted without automatic levelling we must ensure that they do not dazzle other road users however the vehicle is loaded. I shared this reply with the Federation of British Historic Vehicle Clubs (FBHVC) – R B L Owen Director Legislation - who are also looking into this issue, and they had a few issues with the DfT reply to my letter and sought further clarification from them (24th March). FBHVC are awaiting a reply to their clarification letter and will keep us informed.

Once I have a totally clear view from the FBHVC and DfT, I will pass their view on to the Association and to Classic Car Weekly with whom I am in touch.

9. Back to the Track 2017 - Charlie Plain-Jones

This went off very well with 32 Austin 7 cars taking part including Luc Wynan from Belgium who had collected his car from Le Mans in France before trailering it all the way to Curborough just for our event! Judging by their excitement we are sure to see them again next year.

Both our past Chairman and new Chairman came along to see how it was going! The weather was mostly dry with just enough 'wet stuff' to add 'interest' to the driving without becoming too unpleasant.

One notable aspect was the number of young people of both genders taking part and really enjoying themselves.

A big thank you must go to two of our valiant volunteers: Dennis Rushton who spent all day taking wonderful pictures for us to admire later and Geoff Roe for being Track Superintendent for most of the day without a break.

10. Any Other Business

- a. Ian Mason-Smith highlighted the French initiative for ‘Pollution Stickers’ that will be required should you wish to drive in the cities of Paris, Lyon and Grenoble.
- b. 2 Clubs expressed concerns about the content of the Grey Mag having dropped in quality. It was suggested that all Clubs should help by providing articles to the Editor
- c. There was a comment from one Club that the move of the adverts to the back of the Grey Magazine was not well liked, but that caused other comments from a number of people who *did* like the move. It was decided to leave things as they were.
- d. Janet Edroff mentioned the 750MC Kop Hill meeting. The Secretary said he would circulate all Association contacts with details if Janet were to forward him something.
- e. John Ward reminded the meeting that in 2 years, the Association would be celebrating its 50th Anniversary
- f. The Secretary belatedly informed the meeting (he should have mentioned it in the AGM) that Graham Baldock had stood down as Association Press Officer. It was decided not to refill the post at this time.
- g. Ruairidh Dunford asked all Clubs to forward on the Archive Newsletter (distributed electronically) to all their members.
- h. Andrew Goodfellow had been informed since the earlier AGM that he had been awarded the Ray Morley Trophy and had expressed his delight.

11. Date of Next Meeting

The next meeting, the AGM will be held at 11.00 am on Sun 9th July 2017 in the upstairs Meeting Room of the Green Man, 14 Daventry Rd, Dunchurch, CV22 6NS.

There being no further business, the meeting closed at 2.30 pm

Chairman:

January 2017

Secretary:

Appendix 1 – Kim Easton presentation re Public Liability Insurance

Firstly, Hiscox are leading experts in the field of Car Club liabilities and are one of very few insurers that are willing to undertake them. Hiscox understand the nature of car clubs, the work they do and how they function. If you went to lots of different brokers to obtain alternative quotes I can guarantee that they would be on every brokers list.

Whilst a premium of £2000 is of course a lot for car clubs to find, in terms of insurance premiums for public liability it is quite small. As Hiscox have expertise in this area they are able to provide an off the peg policy which will include some minor variations depending on a clubs individual requirements. The cost factored in for administration within the policy is perhaps £50 and needs to be kept to a minimum as It should also be remembered that the premium is there to facilitate the payment of claims. This sometimes means that wordings are a bit generic but if they were to write a bespoke wording the premium would need to be considerably more.

Business Description

This is a stock phrase used by insurers in the case of car clubs and they are comfortable with this because they understand what car clubs do. However, it is worth noting that the shorter and simpler the description it does provide more scope for the car club, insurers have no desire to micro manage clubs and the more descriptive things get, the more restrictive the cover can become. The A7 committee have worked hard to provide sufficient detail that insurers are comfortable with the risk to leave this broad description in place. It would be impossible to list everything that every member club does.

Increased Cover/Sum Insured

There was some suggestion to look at increasing the sum insured to £10 Million. Hiscox would not do this on a standard policy and so we could look to provide what is called an excess layer policy.

That is a policy that pays out only after the original £5 million has been paid. They are not sharing the risk simply paying out over and above £5 million. The cost would typically be around £500. However, you do have to ask yourselves whether the Association of A7 Clubs conduct any hazardous activities that would warrant such cover?

Risk Assessments

It is to the credit of The A7 Clubs and committee that the insurers are not insisting on risk assessments. They are pleased with the attitude and diligence to risk management which has been explained by the association and accept that you “know what you are doing”. This does not mean you should not undertake risk assessments but they are comfortable with the fact that you have the competency and diligence to carry them out.

Rallies, Runs, Shows etc

Rallies and runs and shows are the most common type of event typically undertaken by car clubs. The planning and execution of an event is included, where cover stops is when cars are running. This is where an individual’s motor insurance takes over and it is up to the individual to ensure their policy would include the event being undertaken.

We have had several requests lately for the COP Hill event, it is a charity event that individuals and clubs attend and paying a fee they can drive their cars up the hill climb course. This is not timed and is not a competitive event. If car clubs have a display in the grounds then that part would be covered, if a member of that club takes his car up the hill it would not be covered by the clubs policy and it is unlikely that their motor policy would include it also as the hill is a “closed road course. i.e. “the public do not have access to” Separate insurance is available for something like this. If we take the example of the A7 Brighton Run then any static display at either end would be covered, but cars out on the actual run itself would be again down to the individual’s insurance policy, I would anticipate that insurance companies would be quite happy with this event.

Social Events

The title would cover a multitude of sins, a quiz night, a table top rally, an AGM, a Christmas meal or even a tea dance! Insurers don’t need to be advised of every innocuous event and do not want to be too descriptive in the title for the same reasons previously stated.

Territorial Limits of Cover

Whilst it is expected that most events will take place around the UK by the various member clubs, the limit of cover extends to the EU and as such if an event was to be held abroad in an EU country cover would operate. Again, to remember, Engine on NO COVER, engine off cover exists)

Motor Exclusion

The motor wording talks about ownership, possession of motor vehicles, aerial devices, hovercraft, water craft or mechanically propelled vehicle. This is really a reinforcement that no motor liability for any vehicle is covered by the public liability policy.

Clerical Activities

Car clubs activities are not just clerical, confined to paperwork, agendas, meeting notes and accounts etc. It is of course marshalling cars into car park areas, putting up gazebos and all the myriad of activities a car club undertakes. However, it is worded like this so as to exclude manual undertakings such as self-building a club house, digging out a hill climb course etc.

Summary

This policy covers the Association and member clubs for Public Liability for the activities they take part in subject to the exclusions in the policy which is all motor liability, and the hazardous activities listed in the policy such as firework displays. If there was a message to put out to all the clubs, officers and volunteers it would be: Engine on NO COVER, engine off Cover Operates.

Unfortunately life is no longer simple, we now live in a claims culture and activities we might have undertaken 20 years ago or even 10 years ago now become much more fraught with danger. At the slightest opportunity, it seems someone wants to sue you for as much as they can get and the no win no legal system has prompted this.

Insurers are often told “there is no risk, no danger it” to which an underwriters reply will be, “well if there’s no risk in it why do they want to insure it”. It’s that “just in case” part that we all insure for.

Insurance is of course optional and if, as some still do, people offer low risk driving events in a cordoned off field that’s up to them, if the risk is that small why not? If the clubs officials organising it are prepared to put themselves in the firing line for any potential claim, then as long as all parties go in with their eyes open then good luck to them but It would not be covered by this policy.

As demonstrated by this policy, public liability and motor liability are two distinctly separate entities. My own car club along with many others that want to continue to have some motoring participation element in them have gone down the route of MSA affiliation. There is of course a cost to this, more bureaucracy and it takes away the spontaneity of arranging some events, right down to a simple treasure hunt. The benefit is of course the protection of their umbrella insurance that allows us to drive the cars rather than just polish them.

To give some context as to why motor liability is so volatile then we only have to look at the change to the Ogden rate announced by the government a few weeks ago. The Ogden rate is the calculation imposed by government on insurers as to how they must calculate compensation amounts for people seriously injured in motor claims. It had been the case that when someone was awarded 3 million to fund their long-term care, it was expected that the recipient could invest that money and it would grow providing income in future years. Government now accept (9 years overdue) that this is no longer the case and have changed the calculation. It means this, what would have been a pay-out of 3 million becomes something like 6.2 million. Insurers are revising motor insurance rates and we can all expect substantial increases, one leading insurer increased rates on the same day this was announced by 15%.

Perhaps it’s a good thing that this liability policy has no motor liability in it as costs would rise substantially.

Appendix 2 – Department of Transport response re LED Bulbs

Dear Dr Mason-Smith

LED lighting for Historic Vehicles

Thank you for taking the time to write to the Department for Transport in relation to the use of LED lights on historical vehicles. Your correspondence has been passed to us in International Vehicle Standards (IVS) as we have responsibility for vehicle safety.

Headlights must comply with European regulations which limit the maximum brightness and set a beam pattern to minimise dazzle which provides the driver with sufficient forward vision, and meet installation requirements for their position.

When a vehicle manufacturer fits LED or gas discharge lamps to a vehicle then they are required under European legislation to fit both automatic headlamp levelling and headlamp washers. The primary purpose is to prevent dazzle to oncoming road users when loads are placed in the vehicle which can alter the aim or dirt on the lens which causes the light to be diffracted towards other drivers.

Once registered and used on the road the vehicle must comply with the UK's national Road Vehicle Lighting Regulations. These do not specifically require automatic levelling or washing but do state that headlamps must not be used so as to cause dazzle or discomfort to other road users. If a driver decides to use LED headlamps without fitting automatic levelling or washers he must take the responsibility for ensuring that the aim is correctly adjusted to compensate for the loading condition of the vehicle and that the lamps are kept clean.

In general we do not advise fitting high intensity lights to vehicles without automatic levelling or washers since without these it is likely that the vehicle will be used in a condition where it will dazzle other road users.

Please note that the Department cannot give an authoritative interpretation of the law which is a matter for the courts. Enforcement of road traffic law is an operational matter for individual Chief Police Officers and their officers can issue verbal warnings, fixed penalty notices or report the motorist for formal prosecution.

In conclusion, it is best to buy lamps which are appropriate for use in that specific vehicle.

Yours sincerely

James Brown

Department for Transport Great Minster House 33 Horseferry Road London SW1P 4DR Tel: 0300 330 3000

24 February 2017