

CANTON LIBERAL WORKMENS CLUB & INSTITUTE LIMITED  
301 & 303 COWBRIDGE ROAD EAST, CARDIFF CF5 1JB

*(Registered under the Friendly Society Acts. Register Number 2344 W  
Affiliated to the Working Men's Club & Institute Union Ltd., Club Number 2945)*



Secretary: David Hewett

**ESTABLISHED 1902**

Dear Members & Visitors,

The committee of the Canton Liberal Workmen's Club & Institute Limited has prioritised funding to support the recent review of the Insurance cover which has been welcomed with a recent Insurance inspection.

The club's insurance has been reviewed, renewed, and updated, to a level of cover which is now correct for the value of the business, with no compromise and certainly no insurance shortfalls.

Previous levels of protection were stripped out compromising any Public and Employers liability, Professional indemnity insurance, Business Interruption and in the worst-case scenario - Business Property coverage for a complete rebuild of the entire club.

Costs for legal services have already been paid separately, these levels of protection were unavailable by the policies held.

Further inspections have revealed the levels of protection would be null or void due to significant shortfalls with Fire and Electrical Safety.

**All these inherited shortfalls are where your contributions and investments should have been invested as a priority year after year.**

**Fire Safety**

As always, your safety and well-being are paramount; it has been decided that a Fire Detection System is to be installed first. An effective fire alarm system installed in your club to the design and specification required. Any fire outbreak will be detected easily where members, visitors and employees will be alerted in due time.

**Electrical Safety**

A survey requested November 2020 by the Secretary deemed the general condition of the installation in terms of electrical safety "Unsatisfactory". A total of 251 observations were identified from a two-week survey where safety improvements are required. All consumer units will be upgraded to new metal 18<sup>th</sup> Edition boards in addition to sockets, switches, and lights - these will be replaced for LED where required.

The total cost for both works is totalling £30,000 excluding VAT. A significant cost during any financial year, but a cost which is detrimental to the business after the unfortunate pandemic. A cost which should have been absorbed and budgeted for in previous years.

As always, we will continue to update you with recent developments and will make it our responsibility for all Risk Improvements to be corrected at your club.

Yours sincerely,

David Hewett - Secretary

*Please address all correspondence to: - The Secretary.*