

PRIME CONSIDERATIONS FOR AN ASSOCIATION PLANNING A MEETING ARE THE PROGRAMME AND THE VENUE. HARD ON THE HEELS OF THESE ESSENTIAL DECISIONS COME A HOST OF PRACTICAL ISSUES TO BE RESOLVED, SUCH AS PUBLICITY, BUDGETING, VALUE ADDED TAX, TRANSPORT AND TRANSFERS, REGISTRATION. THIS ARTICLE WILL FOCUS ON TWO OF THE NUMEROUS CONCERNS ARISING: INSURANCE AND VISAS. WHAT IF THE PLAN DOES NOT WORK OUT - SHOULD THE EVENT BE INSURED? AND FOR THE DELEGATES TO REACH THE MEETING - DO THEY NEED VISAS?

TEXT JUDY WICKENS, VOLUNTEER AT THE UIA, RETIRED SECRETARY GENERAL OF T.I.C. (TANB.ORG), WITH PETRA AUGUSTINOVA

## **INSURANCE**

Insurance is a thorny issue for associations to tackle. There are companies or brokers which offer cover for 'events' and it is clearly of interest to association executives to investigate this, with regard to their responsibilities.

The largest risk would be cancellation of the entire event, but insurance normally covers

cancellation only for reasons beyond the control of the organiser and not by any decision of his. When the meeting is the general assembly of an association, it can usually not be cancelled under any circumstances (a point to be stressed when booking a venue, also); it must be held in accordance with the statutes, however low the attendance, with a further procedure to set the situation to

rights afterwards, so that the administration can continue.

Conferences are often intended to bring in funds to support the general running expenses of the organisation or expand activities, but if the association managers find that numbers are far from those they had hoped and planned for, they will be required to prove that they made every possible effort to attract participants if they are trying to recover their outlay by claiming on insurance. Proving that one advertised is possible, but understanding why people did not read one's notices or respond to the interesting programme is difficult or impossible. Insurers ask whether they are to cover the expected profit, but if an association is officially 'non-profit-making' this is contradictory.

The expense of paying to a hotel or conference centre the contractually agreed minimum if the meeting fails to generate the expected business will fall on the association, so the association manager has to judge whether an insurance premium will benefit him or just add to his losses. Often his conclusion will be to negotiate his best position with the hotel, balancing the lowest potential loss in case of problems with the greatest flexibility in case of success.

Notices of meetings commonly include a disclaimer of any responsibility on the part of the association if participants have accidents or become ill, which is reasonable since the delegates should be covered by their own firms or their personal insurance. For exhibitions, similarly, stands and personnel should be insured by their own firms. The association's own staff should be insured as part of their employment. If the venue's reservation contract requires the organiser to subscribe to liability insurance, the cheapest and simplest means is likely to be inclusion in the venue's own insurance for a short period.

As with all contracts, an insurance policy should be read with the greatest care, and



with particular attention to circumstances which are excluded or are not covered unless additional clauses are written and higher premiums are paid. The burden of calculating potential losses if the worst happens, including assessment of an 'excess' (the part of a loss which will be supported by the organiser even if the insurer agrees to pay a claim) lies with the client running the meeting. After all, the insurer, whether company, broker or underwriter, is operating as a business.

## **VISAS**

So, the meeting is going ahead, and delegates are booking their places.
People who have to undertake international travel in order to attend will need visas or permits allowing them to enter the country. The days have long passed when travel agents provided visas along with one's airtickets as a matter of course.

Procedures and conditions change frequently, and interpretation of regulations for one country may vary from one embassy to another; waiting times may vary widely for different places of application, too. Association meeting organisers can assist visitors with general guidance and by providing formal letters of invitation and documents as requested, and they should be prepared to provide this support, which may be very time-consuming.

Applications for visas should follow the published rules as closely as possible, no more no less, as omissions or inaccuracies are very likely to provoke a rapid refusal. As well as a completed form and a passport - with the passport often required to be valid for six months after the trip - documents required frequently include a return ticket home, proof of sufficient funds, confirmation of conference registration and of a hotel booking.

For those who are not citizens of the European Union (EU) wishing to attend a meeting in Europe within the 'Schengen Area', a visa will probably be required, although as



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nationals of some countries are exempted information should be sought on this point. The Schengen Area comprises most but not all of the EU member countries plus a few others, such as Switzerland. It could be noted that the United Kingdom is in the EU but not the Schengen Area. An application for such a visa should be made either to the country which is the main point of the visit or to the country in which the visitor will arrive, the airport where he will land. Making several applications to different countries is not advisable. Within the Schengen Area a visitor can then move freely but he should keep his passport with him.

For the United States visas can be obtained in some countries by means of an electronic application on-line, in others a personal interview system is operated. The latter may involve a considerable time waiting for the appointment and then for a decision, which can result in a visa being granted but too late for the participant to reach his meeting.

There are numerous different types of visas and it is not always a simple matter to discover whether a participant in an association conference requires a business or a tourist document. For each and every journey to a meeting, it is advisable to check afresh for visa or visa waiver arrangements between the country of citizenship and residence and the country to be visited.

There are so many practical issues affecting the organisation of meetings, and the better our preparation the more likely it is that our efforts will be crowned with success.

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