

Patron; His Majesty King Charles III



ROYAL BRITISH LEGION
"Supporting the
Armed Forces Community"

The Royal British Legion
Torrevieja Branch BR3456

Minutes from the General Branch Meeting
17th March 2026
Location: Oasis Bar, San Luis



All figures quoted are correct as of 14th March 2026 unless otherwise shown.

Unless any one person objects it is intended to **voice record this meeting** (to better facilitate the preparation of the meeting minutes).

If you do object, please advise the Secretary or Chairman **prior to the commencement of the meeting.**

Position	Name	Attendance	
		YES	NO
Chairman/BCS	Jack Kemp (JK)	X	
Vice Chairman/Membership Sec	Tim Mayren (TM)	X	
Secretary	Trish Carruthers (TC)	X	
Treasurer	Dave Lockhart (DL)		X
Poppy Appeal Organiser	Ian Carruthers (IC)	X	
Poppy Appeal Assistant	Post Gapped		
Branch Community Support	Pamela Twissell-Cross MBE (PTC)	X	
Social Member	John William Featherstone (JWF)	X	
Assistant Social Member	Brenda Isobel Sigurdsson (BIS)	X	
Standard Bearer	Danny Kay (DK)	X	
Webmaster	MaryLou Kemp (MLK)	X	
Youth Member/Social Media	Erin Mayren (EM)		X

1. Chair & Secretary

- 1.1 The Chair opened the meeting with the Exhortation.
- 1.2 The Chair welcomed all Members in attendance.

David Brown, Bruce Card, Barbara Dewhurst, Jane Palomba, Barbara Price, Barrie Price, Sue Pullar, Chris Shire, Kay Smith, Stuart Smith, Brian Todd, David Longworth.

1.3 The Chair welcomed David Brown as a new member to the Branch and presented him with a Welcome Pack. David was invited to introduce himself and he told us that he had been an active member of RBL in Southwest France where he had recently moved from, and, he had experience as a Standard Bearer. David talked about his service in the Royal Air Force.

The Chair also welcomed Trish Lockhart (Treasures wife), Mary Jenson (Caseworker and Branch Community Support from Germany, and Micheal Koch also from Germany who have both joined the Torrevieja Branch. Mary and Micheal were not present at the meeting and received the Branch Welcome previously from the Chair.

The Chair also welcomed Sue Puller, who has been a member for a while but attending her first meeting and Dave Longworth who attended as a guest. (Later became a member). Chair noted that Sue Puller hadn't received a welcome pack and hope to supply one at the next meeting.

1.4 Apologies for absence were accepted by the Secretary:

Dave and Trisha Lockhart, Graham Knight, Rose Kay, Erin Mayren, Kathleen Todd, Mark Knight MBE, Jane Knight, Dan Rossi, Kyle Rossi, Casey Colebrook, Ian Nixon, Murry Small & Peter Kemp.

1.5 Secretary annotate the minutes above with Committee and Branch Members Present.

1.6 The Chair confirmed the minutes of the GBM 17th February 2026 were distributed by email and were made available for viewing at the meeting. The Chair requested a proposer and seconder. The Secretary I selected two names for the Motion Below.

Motion: That the minutes are true reflection of the GBM held on 17th February 2026.

Proposed by: Barrie Price. Seconded by: Bruce Card Against: None

2. Chair Matters Arising – Action Table (AT) from Previous Minutes

Member	Action	Status
All/MemSec	Membership drive. Increase in members continue with Membership growth in 2026	Ongoing Target Membership for 2026. New Target 130 for 2026
JK/Sec	Report and Feedback from Branch Survey on Attendance	New Item: Report Below
JK	JK to Check if the Branch have any Insurance Policies.	Ongoing: Action JK: See report below. Remove Post Minutes
JK	Look at the possibility of free advertising in Local Magazines and Newspapers.	Ongoing: Action JK: See report below.
JK	Purchase New Bars for the Chair Jewels	Ongoing: Action JK Remove Post Minutes
JK	Request again the Minutes from the Annual Meeting of the District Conference	Ongoing Action JK Remove Post Minutes

TM	Recruitment Drive – Meet & Greet Bars	Ongoing Action TM
PTC	Survey by phone random Members wrt attendance at General Branch Meetings.	New Item: Report back at the next GBM.
JK / Branch Committee	3 Monthly Audit of the Branch Asset Register.	New Item: 1st Audit will be in June 2026
Member Sue Puller	Confirm if the Euro New allow free advertising.	New Item: Report back at the next GBM.
PTC	Place Facebook post on our Branch Page with regards to Form Filling and BCS.	New Item:

3. Chair's Report – JK

3.1 The Chair handed the Meeting over to the Vice Chair.

3.2 **TM Vice Chair announced that very sadly he and his family were to move back to the UK and he would therefore be standing down as Vice Chair and also as Membership Sectary.**

JK stated that Tim has served on the committee for the last 5 years and over that time has held virtually every appointment. JK recorded a vote of thanks to Tim who received a standing ovation.

JK also thanked Erin Mayren one of the Branch youth members and explained that special permission was given from London for Torrevieja Branch to be the first Branch to have a youth member (under 18) on the committee. JK expressed our love and best wishes to Trish for the future.

The Branch wish Tim and family our thoughts and prayers for a safe journey and a happy future as they move back to the UK and ask that they stay in touch.

3.3 Action Table – JK explained how the action table worked in keeping focus and getting things achieved.

3.4 JK gave feedback from Branch Survey on Attendance at General Branch Meetings. JK explained that PTC had agreed to survey a random group of Branch Members by phone, and aske members present for their views. A discussion took place regarding the Oasis as a venue and the consensus of those present that the location is right. Chair asked if the members felt that 1100 start (rather than a 1700 hours) followed by a meal or coffee might suit people better. Sue felt this would be better for her. Dave wondered if the meetings might be too frequent and this was discussed with an option being a formal meeting every other month and a social meeting on the alternative. This option to be put to the survey members and Pam to report back at next meeting. Opening the meeting to social media (TEAMS) was also discussed to allow people to attend virtually however not be able to speak. Translation was discussed but felt not to be needed at this point.

Action. PTC to carry out random members survey by phone and discuss results next meeting.

3.5 Action Table - Update on Branch Insurance. The Chair reminded members that he had updated last month regarding general insurance for the Branch but had been waiting for information regarding insurance on Branch assets/property. He confirmed that we do have such insurance. However it is important that a regular audit of our assets is carried out. The committee have agreed to take it in turns with the Chair to check / audit the Branch Asset Register every 3 months.

Action. Remove Branch insurance from Action Table after the distribution of the Minutes and add 3 monthly audits.

3.6 Action Table - Update on Free Advertising in Local News. Chair informed the meeting that we had gained some advertising via the AF&VBC Facebook page and the Facebook page of Friends of Los Montesions via Micheal Elliott. We are still looking to secure free advertising in the local press and ask members to assist by looking out for possible free postings in local newspapers. Sue thought the Euro News might offer free advertising and will get details for the secretary to explore.

Action. Stay on table whilst Euro News explored.

3.7 Action Table – Purchase of Bars for Chair Jewels. As agreed, the Chair jewels have been purchased and are awaiting transfer from the UK.

Action. Remove from Action Table after the distribution of the Minutes.

3.8 Update on the Minutes of the Annual Meeting of the District Conference. Chair advised that he now had a summery of the Annual District Conference, Spain District North. The summery will be attached to these minutes.

Action. Remove from Action Table after the distribution of the Minutes.

3.9 Thanks, and Feedback from the 1st Cultural Visit. Chair asked to record a vote of thanks to Graham Knight who organised our first cultural visit. The visit to the new Harbour development was extremely informative and a great success. Chair also received thanks from Jane and Mark Knight MBE who also wanted to thank Graham for the day and for making their guest welcome. Graham is going to try and do a cultural visit every 3 months and the next one potentially being to the Salt Lakes.

3.10 RBL Trustee Elections 02 Mar – 09 Apr 2026. Chair explained how the elections work and how the Branch has a chance to vote individually and as an organisation.

Action. Voting Pack requested by JK via the Membership Engagement Officer. As yet not arrived.

3.11 AF&VBC Attendance & Donations. Chair expressed his thanks to the AF&VBC for the donation of € 248 to be split equally between the Poppy Appeal and General Branch Funds. The AF&VBC is growing from strength to strength and had 55 people attended the last one.

3.12 AFD 2026-Saturday 27th June. Chair added this item to agenda as he had received a notification that the Ambassador to Spain, Sir Alexander Ellis KCMG, who was invited to our event to receive the salute, was otherwise engaged. His Defence Attache Capt Anthony Crabb RN will be in attendance to represent the Ambassador.

Chair talked about the organization of the day and difference between this and Armistice Day.

4. Vice Chair's Report – TM

4.1 Vice Chair's Update. Tim had nothing to report.

5. Secretary's Report – TC

5.1 Email Receipts, Junk/Spam Emails. Complaint from Member. TC explained to the meeting that she had had a concern raised by a member as they were not receiving any correspondence from the Branch. It would seem that those e-mails had been going straight to spam/junk. JK, TC & TM regularly check members e-mail address with the London List which is produced every Sunday. However, if the mail is going to Spam, only the receiver can change that by letting their system know that mail received from the Branch is authentic and can go to inbox. Barbara expressed she had a similar problem and TC helped her go into her Spam and accept the mail. Barrie also showed that some mail had gone to his Spam which was also rectified.

Action. Place another notice on the Branch Facebook page advising of possible problem.

Afternote: Completed by JK on Thursday 26 March 2026.

6. Treasurer's Report – DL (Presented by JK)

6.1 Financial Update on the Branch Accounts DL sent apologies. Financial report given by Chair. Report attached.

7. Membership Secretary's Report –TM.

7.1 TM advised that the Branch now has 121 members. 3 new members this month. Recruitment Drive in bars. TM again asked members to try and recruit 2 new people a year to the Branch to enable growth. He asked if Members had any ideas regarding Bars that may accept a recruitment event to let the committee know.

8. PAO Report – IC

8.1 Poppy Appeal Organiser Members Update IC informed the meeting that the new catalogue is now available. He went on to ask members whilst they were out and about in bars restaurants or anywhere that might be lucrative if they could ask staff about placing an All Year Round (AYR) Poppy box in the premises. Torrevieja is a large area and every help members can give is most helpful and welcome.

9. BCS Report – PTC

9.1 BCS Members Update. PTC informed the meeting that she is currently supporting 3 people as a Telephone Buddy and has recently helped a lot of people by signposting to services and benefits and aiding the completion of application forms. She urged members to let her know of Veterans that may need help with anything so she can offer her support.

Jack added that the support given by the BCS is absolutely free and that members should be aware of company's offering help with benefits and form filling who then charge for the service. Pam advised that she would put a post on the Facebook page explaining who she is and what she does.

Action. PTC to place notice on the Branch Facebook page advising of possible problems mentioned above.

10. Standard Bearers Report – DK

10.1 Lead Standard Bearers Update. Nothing to report this meeting.

11. Social Members Report – JF/BS

11.1 Social Members Update. The next social event is being organised for April Date to be confirmed. John asks that if members have any ideas of events they may want to attend let him know so that he and Brenda can organise them.

12. Webmaster Report - MLK

12.1 WebPage Updated as at 12th March 2026. Members were urged to use the webpage as it is very informative and also includes the forecast of events.

13. Any Other Business

13.1 From the Committee or Branch Members.

The Chair discussed the need to fill Vice Chair position left vacant with Tims sad departure. He informed the meeting that the committee had discussed with the outcome Ping moving over to Membership Secretary also previously held by TM. Ping is moving house and wouldn't be living in the Torrevieja area anymore. This would make it difficult to be PAO. The Committee would then be looking for a new PAO and Vice Chair.

Afternote: Bruce Card expressed an Interest in the position of PAO. Bruce then very kindly confirmed that he like to volunteer for the position which has been accepted by the Committee. Vice Chair position still vacant.

Dave Brown expressed his thoughts on the Armed Forces & Veterans Breakfast Club and commended the committee on the slick operation of choosing the meal by use of the JotForm and the way the restaurant responds. Dave felt the AF&VBC was an ideal venue for recruiting. Chair thanked him for his comments and confirmed the intent to have both the AF&VBC and the TRBL working together and feeding each other. JK was extremely pleased that the Branch had recruited four New Members from the last Breakfast.

No other business was raised and the meeting was closed.

Date and Location for the next meeting.

Date of the next meeting
Branch General Branch Meeting (GBM)
21st April 2026 - Starting at 17.00 hours
Location: Oasis, San Luis

14. The Chairman closed the Meeting.
15. Kohima Epitaph was delivered by the Chair.

Chair
Torre Vieja Branch (BR 3456)
The Royal British Legion in
Spain District North

Attachment:

1. **Treasurers Report.**
2. **Summary of District Spain North Annual Meeting of Conference.**
3. **Evidence of Insurance Cover.**
4. **Forecast of Events.**



TREASURER'S REPORT
THE ROYAL BRITISH LEGION TORREVIEJA BRANCH (BR-3456)
DATED: 13th March 2026

For the Financial Year Ending 30th June 2026

Petty Cash:	€ 0.00
Bank Balance:	€ 4,994.02
TOTAL (Bank Reconciliation/LOMAS – Agreed 13/Mar/2026)	€ 4,994.02

BRANCH FUNDS:

1. General Funds	€ 77.53
2. Poppy Appeal Funds Total Bank 2026	€ 4,916.49
3. Total Funds	€ 4,994.02

BRANCH RECEIPTS:

1. Poppy Appeal Donations (Yearly Poppy Box No. 199495) RV0508	€ 72.65
2. Donation GPF (AF&VBC – Mar) RV0509	€ 124.00
3. Poppy Appeal Donation (AF&VBC - Mar) RV0510	€ 124.00

BRANCH EXPENDITURE:

No expenditure since the last meeting.

??

David Lockhart
Branch Treasurer
Dated: 17/Mar/26




Jack Kemp
Branch Chair
Dated: 17/Mar/26

Summary of District conference highlights

Created on January 20, 2026 by [Summary AI](#)

Action Items

Paul Kane Coordinate branch stock requests

Ask every branch to submit their stock requests to John; oversee John and Dennis consolidating orders and distributing stock once it arrives in Spain.

Gary Ryan Overseas stock coordination

Confirm Sarah Barker as the overseas coordinator, sit on stock deliveries, increase overseas stock allocation by **50%**, and communicate order/confirmation updates until delivery is confirmed.

Dusty Miller Product liaison for school packs

Speak with Nikki Garman (product lead) to clarify options and earmarking for locally assembled school packs; take feedback back to the membership/overseas team.

Overview

- Conference covered **logistics & safety, awards, Poppy Appeal & stock** challenges, **safeguarding/youth policy**, and the new **corporate strategy**.
- **Stock & distribution** problems flagged (lost/delayed shipments, customs) – plan to **centralise overseas stock** and **increase allocation by 50%**.
- Major fundraising & service KPIs: **London contactless £1.4M, BDMA delivered £11M, Welfare unlock £14M+, customer satisfaction 97%**.
- Safeguarding updates: **youth membership phased out**, new **youth policy**, **parade marshals** and trainers must be DBS checked.
- Membership & volunteering focus: **Aspire** leadership course, PAO growth for overseas support and branch community engagement.
- Action/coordination tasks assigned: **branches to submit stock requests**, **Sarah Barker** named overseas coordinator, local **school packs** work planned.

Housekeeping & Safety

- Two **emergency exits** are behind attendees and additional unlocked side doors are available for escape.
- Two **bathrooms** are located at the back corner; **Diane's** facilities are available across the way.
- **Water** is provided this morning and again this afternoon; **Diane** will provide **lunch** and other food.
- Phones must be **silent**; attendees must muster on the **beachfront** in the event of evacuation.
- **Billy** has an **EpiPen** and permission to use it for severe allergic reactions (e.g., wasp sting).

Awards, Parades & Poppy Appeal

- Held act of remembrance for victims of the cane crash in Spain.

- Introduced VIPs: **Mr. Robert Miller** and **Gary Ryan** (Head of Marketing & Fundraising and Remembrance).
- Secured multiple national awards: **Torre of Echo Grants** recipient; **Javier** placed second; **Debbie** won; district won the **Morage Challenger Cup** and had the highest number of awards at the conference.
- Conducted successful poppy launch; **Diane** organized the Service of Remembrance on Sunday.
- Operational priorities: **over 12 months** without caseworker training and ongoing advocacy for Spain-specific training; **National Parade Marshal** authorized **Dave** to run parade marshal training in Spain **later this year**; longstanding poppy-appeal logistics issues discussed with **Gary** and improvements expected.

District Leadership & Experience

- Introduced as Carl Thomas; in post **4 months** and presenting a short report.
- Served **30 years** in the RAF; deployed to Iraq in **2000**; left RAF **28 Nov 2014**; moved to Spain **8 Dec 2014**.
- Joined local RBL: branch formed **2017**; co-opted as vice chairman **September (previous year)**; served as branch chairman **4 years**; resumed role as Spain District North vice chairman after a **5-year** break.
- First actions: presented award at Zahina branch; met outgoing and incoming defence attachés at the ambassador's Madrid residence; both confirmed attendance at **Poppy Appeal 2025** launch.
- Reported **Poppy Appeal 2025** launch as successful (VIP called it the **best RBL function** they had attended); urged enjoyment, constructive criticism, acknowledgement, and a friendly, welcoming, nurturing environment; **nominated for election as district vice chairman today**.

Safeguarding, Youth & Governance

- Co-opted to Membership Council in **May 2024**, then elected; role proved challenging and reinforced volunteer commitment.
- Newport Agreement was incorporated into the new strategy; emphasised teamwork across volunteers, staff, and executive directors.
- Safeguarding updates followed a 'call of health' about **~7 years ago**; youth membership is being phased out for new entrants while existing youth members continue until expiry.
- Youth protection rules require a responsible adult to be present with youths; parade marshals and anyone training youth must be **DDS checked**; districts and counties must maintain the DDS register.
- Member-on-member complaints should be resolved at branch/county level where possible and not aired on social media; Aspire leadership course runs **once a year** and applications are recommended.

Corporate Strategy, Services & Overseas Ops

- Corporate strategy to **2035** launched internal **May 2025** and external **Sept 2025**; vision to recognise, remember and support the armed forces community; three pillars **Connect, Support, Remember**; values: stand together, be respectful, take pride, embrace change; outcomes split into **1-3 yr** and **5-10 yr** priorities.
- Welfare delivery in 2025: reached over **20,000 households**; RBO delivered more overseas welfare activity than any other charity; **1,000+** home visits, **160+** hospital visits, **300,000** checking calls; BDMA provided **£11m** in support/compensation; War Pensions & Armed Forces Compensation teams unlocked **£14m**; care homes customer satisfaction **97%**, **85%** would recommend services.

- Remembrance 2025 highlights: WW2 80th commemorations (VE Day May: **30** vets to London, tea at Buckingham Palace; VJ Day Aug: national NMA event with King & Queen and **33** vets); funded **£120,000** for **194** local VJ events; LGBT+ Memorial unveiled Oct; **10,000** veterans marched on Remembrance Sunday; **220,000** schoolchildren downloaded Remembrance assemblies; Bosnian War 30th commemorated Dec 14 with **400** attendees.
 - Poppy Appeal and overseas logistics: **54,000** volunteers UK & overseas; London Poppy Day record **£1.4m** raised (previous **£1.2m**); overseas stock allocation increased by **50%** and overseas stock coordinator appointed (**Sarah Barker**); Royal Mail parcel contract changed to improve overseas deliveries.
 - Membership, events and operational priorities: Aspire programme strengthened leadership; Sir Clive Johnston Award launched (first winner Lt Cdr Steve Cass); branch property review initiated; Invictus Games Vancouver 2025 sent **62** competitors winning **38** medals; 2027 Birmingham athlete sponsorship **£6,500** each; caseworker training Phase 1 starts in February and full-time overseas volunteer manager recruitment planned; Annual Conference **8–10 May** in Brighton with first-time online-attendee speaking capability.
-

Summary of Spain North Welfare Update

Created on January 20, 2026 by [Summary AI](#)

Action Items

Billie Graham-Thomas Provide and circulate contact details; present to branches

Billie Graham-Thomas to supply their contact details for branches/social media (pin at top of social pages) and to offer in-person presentations to branches about welfare help and what the team can deliver; ensure Bathabat Centre is promoted in the next quarterly communications.

Terry Waldron Add BCS contact sticky to Javier Branch website

Terry Waldron to update the Javier Branch website sticky content to include Billie Graham-Thomas's contact details alongside Debbie's BCS content so veterans/beneficiaries can find BCS/BCS contact information easily.

Billie Graham-Thomas Recruit and train additional caseworkers

Billie Graham-Thomas to prioritise recruitment of more local caseworkers across the district this year and arrange training (master classes/online sessions) so new recruits can reduce travel expense and provide local support.

Overview

- **11 trained caseworkers** covering Spain North; reporting period **June 2024–July 2025**
- **42 cases** received financial assistance (all remain open); **14 cases** closed during the reporting period
- Branches should hold a **local fund of €280** and use local grants for immediate needs
- Mental-health support limited on the NHS (Spanish-language); request for **English-speaking counsellors**
- Travel costs rising – many claims require travel **>350 km** and up to **4 hours**; recruiting more local caseworkers is priority
- Fundraising: popular appeal total **€76,888.24** (previous year **>€120,000**); fundraising shortfall noted

Team composition & caseloads

- District of Spain North welfare team comprised **11** trained volunteer caseworkers who traveled long distances.
- Reporting period covered **June 2024–July 2025**.
- UK data recorded **42** cases receiving financial assistance; all remained open with ongoing financial needs.
- Additional cases completed paperwork but did not proceed to financial assistance; count exceeded **42**.
- Branches held local immediate-needs funds of **€280** used locally or prior to overseas-team funding; **mental-health assessment** figures were included for the first time and were funded locally.

Mental-health access & counselling

- Reported first-time figures for mental-health assessments during this reporting period.
- Mental-health assessments are funded locally prior to receiving RDS assistance.
- Mental-health counseling is less accessible in Spain than in the UK for veterans.
- NHS-delivered mental-health services in Spain are provided in Spanish, impeding counseling in a second language.
- Requested procurement of **English-speaking counselors** for mental-health clients in Spain.

Grants & immediate local funding

- Private health insurance in Spain provides counselling in **English**; NHS-provided counselling is in **Spanish**.
- Counselor recommendations for further treatment convert cases into **full cases** and are sent to the **UK**.
- Displayed expense figures exclude funding from regiments, associations, and other charities.
- Royal British Legion (RBL) remains **one of the largest UK military charities** operating overseas and solicits additional funding from regiments, associations, and charities.
- Requests for assistance originate from veterans, beneficiaries, or serving personnel.

Branch community support & BCS training

- Several branches are not registered as branched community support compliance despite running coffee mornings, touch points, hospital visits, and phone support.
- Completion of online training enables branches to record/report community support and obtain master practice authority to log assistance figures.
- Training formats: three courses of **30 minutes** each, or an alternative **4-hour** video-call course delivered over two nights.
- Vet external speakers; one presenter charged an elderly attendee to complete a benefits form, resulting in a **3-month** backdated payment and a **£1,800** fee; RBL caseworkers complete forms free.
- **Masterclasses** resumed this year to train branch community supporters, coordinators, and caseworkers to complete online forms and assist beneficiaries in-home; online claims now take **8 weeks** versus postage **15 weeks**.

Recruitment needs & travel costs

- **11** qualified caseworkers cover region from Almería to the French border and the Balearic Islands, with crossovers in Spain.
- Clients lack computers; Correos requires town pickup, causing **~2-week** delays for posted forms.
- Some visits exceed **350 kilometres** and take up to **4 hours**, requiring hotel stays for long-distance trips.
- Plan to recruit and train more caseworkers this year to reduce travel costs and increase local coverage.
- Travel expenses for the welfare fund are growing dramatically while welfare need expands geographically.

Fundraising totals & implications

- Total collected for popular appeal in 2025 was **€76,888.24**.
- Funds raised last year exceeded **€120,000**.
- Decrease attributed to problems with the popular stock.
- Speaker announced a forthcoming explanation of planned future actions.

Insurance Brokers

12 Princes Parade
Princes Dock
Liverpool L3 1BG

0151 236 5656
info@griffithsandarmour.com
griffithsandarmour.com



EVIDENCE OF COVER

PUBLIC/PRODUCTS LIABILITY INSURANCE

We confirm the following details relating to our client's liability Insurance:

Insured: The Royal British Legion

Insurers: Royal & Sun Alliance Insurance Ltd

Period of insurance: 1st October 2025 to 30th September 2026

Policy Number: RSAP3273067200

Limit of Indemnity: Public Liability
Not less than £10,000,000 any one occurrence and unlimited in the Period of Insurance but subject to separate aggregate limits of indemnity for all claims in the period of insurance relating to Pollution & Contamination

Products Liability
Not less than £10,000,000 any one occurrence and in the aggregate for all claims in the period of insurance

Matthew Donnelly
Chairman – Insurance Brokers

Griffiths & Armour
Insurance Brokers

Date: 24th September 2025

The policy is subject to policy terms, exclusions, conditions and exceptions contained therein. The above is accurate at the date of signature. No obligation is imposed herein on the signatory to advise of any alteration.

Partners:

Griffiths & Armour Ltd Aon UK Ltd

Insurance Brokers is a division of Griffiths & Armour, a partnership which is authorised and regulated by the Financial Conduct Authority
VAT No. 480840148
An Aon Company



Attachment 4
Branch Forecast of Events

DATE	EVENT	LOCATION	TIME	REMARKS
11 Mar 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
17 Mar 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
17 Mar 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
08 Apr 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
21 Apr 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
21 Apr 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
25 Apr 26	Anniversary Formation Lunch - 37 Years	TBC	TBC	All Members
13 May 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
19 May 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
19 May 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
10 Jun 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
16 Jun 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
16 Jun 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
27 Jun 26	Armed Forces Day	Torre Vieja	18:00 hrs	All Members
08 Jul 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
21 Jul 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members

21 Jul 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
12 Aug 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
18 Aug 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
18 Aug 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
09 Sep 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
15 Sep 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
15 Sep 26	General Branch Meeting	Oasis, San Luis	17:00 hrs	All Members
14 Oct 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
20 Oct 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
20 Oct 26	Annual General Meeting	Oasis, San Luis	17:00 hrs	All Members
08 Nov 26	Remembrance Sunday	Torre Vieja	10:00 hrs	All Members
04 Nov 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
11 Nov 26	Armistice Day	Torre Vieja	10:00 hrs	All Members
11 Nov 26	Armistice Day Lunch	TBC	14:30 hrs	All Members
17 Nov 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members
17 Nov 26	Annual General Meeting	Oasis, San Luis	17:00 hrs	All Members
09 Dec 26	AF&VBC - Breakfast	Silverstones, Montebello	10:30 hrs for 11:00 hrs	AF&VBC Members/Family/Friends
15 Dec 26	Committee Meeting	Oasis, San Luis	15:00 hrs	Committee Members

15 Dec 26	Annual General Meeting	Oasis, San Luis	17:00 hrs	All Members
19 Dec 26	Branch Christmas Lunch	TBC	TBC	All Members