



Holding special events – is your village hall covered?

SPONSORED CONTENT

As we come out of Covid restrictions and feel confident to start mixing again, this summer is the perfect time for community events. Hall committees are turning their attention to considering ways of bringing everyone safely back together again.

At Norris & Fisher, we are beginning to see a number of enquiries – not least for events connected with the forthcoming Queen’s Platinum Jubilee celebrations.

Whether it’s a street party, beacon trail or firework display, it’s always worth referring your events to your broker or insurer to determine whether your Public Liability cover would automatically apply. This will normally be determined by the type and size of the event you are staging.

We recommend that you refer any events and tell insurers the expected number of attendees, planned activities, dates and times. If you have a tailored Village Hall policy then cover would likely be automatically covered.

There are some exclusions such as fireworks displays or events which involve the use of alcohol so it is always worth referring in case there are any extra precautions you need to take.

If you are planning Street Parties, Picnics or any event involving food it’s worth checking to see if your policy provides Products Liability insurance. Most policies would cover food and drink sold or supplied by you for consumption on the premises. This would extend to cover the handling and preparation as well as the potential risk of food poisoning.

Many policies will automatically cover fireworks displays or bonfires, but insurers have their own individual requirements and risk management advice. There are specified limits on attendance, firework storage, site clearance and other safety measures with which you must comply in order for cover to apply.

With fetes or picnics you may have other activities planned and these may warrant restrictions imposed by insurers. The main risk would be Bouncy Castles, if you don’t take adequate action to ensure the safe use of such items then you could be held liable in case of injury. They may, for example, require that the castle be always supervised, anchored to the ground and soft matting used where there is a risk of injury from falling from the inflatable.

Any activities which include the use of animals would normally be excluded. Liability cover for dog shows or pony rides would not be picked up by your policy. You could not be held liable for any injury or damage caused by animals, this would be the responsibility of the owners. You should make the owners aware of this and ensure that they have their own Public Liability cover in place.

Employers’ Liability cover may be relevant too – even though you may be using unpaid volunteers. Such volunteers may fall under your insurers’ definition of employees.

The majority of Village Hall policies include Hirers' Liability cover – but if an event is being held at your Hall which is being organised by someone other than the Hall committee, then it may not be possible for you to arrange the insurance on their behalf. This is best discussed with your insurance providers at an early stage.

As always, it is very important that you should notify your insurers or broker at the planning stage so that you can find out whether all aspects of the event can be insured and whether there is going to be a charge involved.

If you have any specific queries regarding insurance, you can address them to Tom Ingram at Norris & Fisher – tom.ingram@norrisandfisher.com