

Village Hall Newsletter 2017

HIRERS' LIABILITY - OUR FIVE STEP GUIDE TO DETERMINE WHO IS COVERED BY YOUR POLICY

As you may be aware, Hirers' Liability cover is automatically included under your policy. This article should help to clarify those groups who would benefit from this cover and those who would be required to arrange their own insurance for their activities at your premises.

Hirers' Liability extends your Public Liability insurance to provide cover for any non profit-making hirers of your premises. This is provided at an indemnity limit of £5million. A non profit-making hirer is any club or society that does not make money out of their operation. They may take money providing that this is invested back into the club.

If any hirer does not comply then they would need to arrange their own Public Liability insurance to cover their activities.

Commercial organisations require separate cover for their business activities. So if, for example, a keep-fit instructor who visited several community buildings in the area held a class at your premises they would be expected to arrange their own Public Liability insurance as this would be deemed a commercial activity. This would also apply to events such as furniture sales. If any national organisations such as the scouts hire the premises they would also be expected to hold their own liability cover.

1. They are a charity or non-commercial organisation
2. They do not carry out any activities at venues other than your premises
3. They do not make any profit from their meetings other than that reinvested back into the club or for charitable purposes
4. They do not have any paid employees
5. They do not carry out any excluded activities as listed on endorsement 215 - a copy of which can be found in your policy booklet

Any private events such as parties or weddings which are held at your premises would be automatically covered, as well as individuals fundraising on behalf of a Charity.

This would extend to the activities of clubs or sports teams at your premises such as Bowls Clubs. However, if such clubs are involved in a league and play fixtures away from the Hall then they would need to arrange separate public liability insurance to cover these activities.

You will have received a summary of the Hirers' Liability cover. We would encourage you to provide a copy to each of your hirers or make it available to them in an electronic format so they are aware of the policy terms with which they must comply. An electronic copy is available on our website.

If this causes any concerns or if you require further clarification then please contact us.

