Guidance Note (GUI) **11**

**Insurance**

Event Organisers are required to hold current insurance cover to indemnify them against possible civil litigation arising from their activities. The two types of cover most commonly required are ‘Public Liability Insurance' (including Products Liability where appropriate) and Employers Liability (where you employ people or engage their services as volunteers). The normal minimum cover in each case should be £5million. Seek expert opinion about your needs which may necessitate a greater figure and the Council reserves the right to require a higher limit if deemed necessary. Organisers will be required to produce evidence of their insurance cover together with that of any exhibitor, performer, sub-contractor, caterer etc. whom they have instructed/authorised to participate in the event. If you are part of a national charity or a voluntary group, contact your headquarters. You may already be insured or have access to discounted rates.

The Council is not able to offer insurance cover for events arranged by members of the public or other organisations. Zurich Municipal, through their Community Insurance Centre (CIC), can offer Charities, Communities and Voluntary Sector Organisations valuable advice to enable these organisations to meet their risk management and insurance needs. They can be contacted by telephone 0808 239 3765 via their website at

<https://www.zurich.co.uk/charity-insurance>

Consider contacting a specialist insurance broker to arrange the coverage and amount of insurance cover well in advance of the event. Different policies may come with conditions which may be difficult to meet in practice and you should take this into account. If you require a Road Closure Notice, you will need to arrange a minimum of £5 million Public Liability Insurance and must indemnify Redcar and Cleveland Borough Council against all third parties. The Council will require proof of this cover in advance.

Consider taking out an insurance policy against bad weather. This is available from specialist brokers and can pay out if bad weather forces cancellation before the event is declared open. Before you sign any policy, read the small print and check that all your liabilities are covered, it is important that you read any exclusions and take out the right cover, with the right levels of insurance for your event. Check the excess levels, as often the cheapest premium does not mean the best cover and there may have large excesses to pay, on any claim that is made.