**Public liability insurance. – A general Overview**

**Summary**

If your organisation owns or occupies land or buildings that is open to members of the public or volunteers, this type of insurance is strongly recommended.

This type of insurance generally covers:

* bodily injury or illness
* material loss or damage and
* damage to property

that is incurred by members of the public or volunteers whilst using your organisation’s premises or services or during an event.

It does not usually cover injury to employees (covered through employer’s liability insurance).

This insurance is also useful if you hold events that are open to the public (whether on your own property or elsewhere) and for the use of volunteers.

The health, safety and wellbeing of volunteers should be protected if they are exposed to the same risks as paid staff.

Always check the insurance policies carefully in relation to volunteers to see what they do and don’t cover.

**Should the organisation carry out a risk assessment?**

As an event organiser or owner of a building or land, you have a responsibility to the public to ensure that your event or land is run in as safe and appropriate a manner as possible. You can do this by doing a risk assessment before the event.

A risk assessment ensures that you have thought about all the possible dangers and hazards beforehand, and done as much as you can to prevent them. It does not guarantee that nothing will go wrong, but it should reduce the chance of problems occurring.

If anything does goes wrong, a risk assessment will show that you have done your best to predict and remove any risks.

**Do you need public liability insurance?**

If you have public liability insurance you may be able to claim that money from the insurance company. Typically these insurance policies offer cover of between £2 -£5 million.

There is no legal requirement to have public liability insurance, so your group needs to decide if you want to take out this insurance or not.

When making your decision think about the following things:

* How often do members or the general public use your building, site or attend an event.
* How open is your building or site to the general public and can it be accessed without supervision of the management committee or a paid member of staff.
* If there is a successful claim for injury does your organisation have the funds to meet this cost or are the management committee and membership liable?
* The venue that you use for your meetings, events or children’s club might have their own public liability insurance that also covers your activities. If this is the case you do not need to get your own insurance.
* If the venue does not have its own insurance it may insist that your group is insured.
* Some funders insist on you having insurance as a condition of awarding a grant.

*This is a document providing general information on the topic of Public Liability Insurance. For further details, including a small summary of insurers that provide a service to small charities and community groups, please see the Insurance overview in the Voluntary Action Rutland (VAR): Resource Centre. Alternatively please contact the community development officer at VAR.*