

Village Hall

Frequently Asked Questions

Your Village Hall insurance has been arranged by Zurich.

To help you understand the cover a little better, Zurich has pulled together some responses to the frequently asked questions Village Hall have each year from our customer about insurance. Please also read these questions in conjunction with your insurance policy summary which is an easy to use document listing the types and level of cover included.

Further risk management guidance on a range of topics such as using bouncy castles and running a firework display can be found on the Health and Safety Executive web-site at www.hse.gov.uk

These are model answer intended to give examples of how your cover may respond please check your schedule to insure that you have these lines of cover.

Interpreting these FAQs

These FAQs are intended to give some general guidance around how the Village Hall Insurance policy may respond in the event of a claim. They are for illustrative purposes only and should be not considered to be any definitive assurance of the policy's response. All losses are influenced by a range of factors which vary from case to case, and affect the outcome of any claim.

Please see the insurance summary document, policy schedule and policy wording for full details of your insurance.

General

What is Public Liability Insurance?

This line of cover protects your Village Hall from a third party accusing you of a negligent act.

Your insurance includes:

- cover for your volunteers
- damage to third party property
- damage to third party persons (injury)
- products liability
- property owners liability
- legal costs.

Public liability covers your legal costs and damages if you are sued and it is shown that your negligence caused the death or injury to someone else, or damage to their property. The negligence can be from something you have done, or failed to do, or from products you have supplied.

This section of the policy will only provide cover where the Village Hall was negligent, which generally means that the Village Hall will need to have organised and supervised the event where the death of injury occurred. The Village Hall may still be held responsible for the actions of their members or volunteers if they're attending an event organised by someone else.

What is negligence from an insurance perspective?

Negligence is a failure to take reasonable care to avoid causing injury to another person, or damage to their property.

What is Personal Accident cover?	Personal Accident cover provides agreed benefits in respect of Village Hall members following death or disablement arising from an accident and/or an assault at Village Hall event.
What is Crime cover?	Crime cover protects Village Halls from financial loss resulting from direct losses of money, property or securities arising from fraud and dishonest acts committed by their employees or volunteers.
Do you have any guidelines on risk assessments?	Risk assessments really help in defending a claim, and provide evidence that you took steps to think about and manage risk. The Health and Safety Executive (HSE)'s website can provide advice on risk assessments and has a risk assessment template.
Do we need to DBS check our members or volunteers?	<p>It is a legal requirement that DBS checks are conducted on those members or volunteers who are undertaking a regulated activity. DBS checks to “Enhanced with Barred list” level should be undertaken for these activities.</p> <p>Regulated activity is any form of activity, which involves unsupervised contact with children or vulnerable adults to either:</p> <ul style="list-style-type: none"> • teach, instruct, train, care for or supervise children, or provide advice or guidance on well-being and where this activity is carried out by the same person once a week or more, or on 4 or more days in any 30-day period; or • teach, instruct, train, care for or supervise children, or provide advice or guidance on well-being as an activity undertaken overnight, regardless of how often this occurs; or • drive a vehicle where all passengers are children; or • assist with or provide relevant personal care, e.g. washing, dressing, toileting etc. <p>Regulated activity does not include family arrangements, and personal, non-commercial arrangements.</p> <p>It also does not include work by ‘supervised’ volunteers provided that the activity is supervised by someone who has undergone a DBS check.</p>
What if they only help occasionally or it's for a one-off event?	<p>Individuals who are undertaking work with children on an occasional or one-off basis cannot be the subject of a DBS check.</p> <p>The Village Hall should still ensure that the interaction with children is included within the Risk Assessment</p> <p>If an individual is having frequent (e.g. once a week or more) contact with children, regardless of whether they are being supervised or not, for the purpose of caring for, training, supervising or being solely in charge of children, then a DBS check to “Enhanced” level can and should be undertaken.</p>
What is the total number of people we can have at our events?	<p>An event which is being organised by the Village Hall is automatically covered under the policy if there are fewer than 500 attendees expected to be present at any one time.</p> <p>If there are more than 500 expected, we would request that you complete a Large Event Proposal form which can be requested from your insurer.</p>
Are we covered for holding events which are not on the Village Hall property?	<p>The policy will cover for any event which is being organised by the Village Hall. It does not need to take place on the Village Hall property.</p> <p>Risk assessments become even more important if you're holding events at locations which you're not familiar with, and you should ensure that your chosen location has their own insurance in place should someone attending be injured due to the poor state of the premises.</p>

<p>Can we have Chinese lanterns and/or balloon releases at Village Hall events?</p>	<p>Cover for these events will be considered on a case-by-case basis.</p>
<p>Who counts as a volunteer?</p>	<p>A volunteer would be anyone who is doing work on behalf of the Village Hall who is not making a personal profit for their services. However, the Village Hall may cover their expenses.</p> <p>This will include people helping the Village Hall to organise an event, or manning the coconut shy at the fete, or doing some gardening work. Provided the person in question is doing the activity on behalf of the Village Hall and does not:</p> <ul style="list-style-type: none"> • have a stall or performs at 10 or more events a year; or • have their own trading name; or • have a website or Facebook page set up specifically to promote the trading activity (e.g. a page in the name of their “business”) <p>then we would still classify them as a volunteer.</p>
<p>Some volunteers help decorate, build or cut down trees around the Village Hall?</p>	<p>The Zurich policy covers for any volunteer carrying out work on behalf of the Village Hall. Activities should be risk assessed and industry and HSE guidance followed.</p>
<p>I need to make a claim. Who should I contact?</p>	<p>Casualty Claims To make a claim online visit: https://liabilityclaims.zurich.co.uk/index.html</p> <p>Call us on: 0800 876 6984</p> <p>Email us at: fnlc@uk.zurich.com</p> <p>Property Claims To make a claim online visit: https://propertyclaims.zurich.co.uk/index.html</p> <p>Call us on: 0800 028 0336</p> <p>Email us at: farnboroughpropertyclaims@uk.zurich.com</p>

Animals

<p>We are having pony rides/donkey rides at our event and wondered if this is covered under our insurance</p>	<p>We would suggest the individual or organisation providing or owning the animal should have their own insurance in place.</p> <p>If the animal is owned by a Village Hall member and they do not have separate insurance, then cover would be available under your Village Hall policy.</p> <p>Please note that the cover would not be for the animal itself, i.e. if it was injured or died. The policy would only cover injury to third parties or damage to third party property where your Village Hall was negligent.</p> <p>It is worth noting that the Riding Establishments Act requires that organisations who are ‘carrying out the business of keeping horses to let them out for hire for riding or riding instruction’. They are required to have their own insurance in place and owners of animals should undertake their own investigations to ensure that they meet the minimum legal requirements.</p> <p>Sufficient risk assessments should be carried out prior to the event taking place, including safety equipment, siting of the animals, suitability of the animals etc.</p>
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<p>The Village Hall would like to hold a dog show where participants bring in their own animals.</p> <p>Or we'd like to have a pet's corner at our event, where people bring in their own rabbits, guinea pigs, chickens etc. Would this be covered?</p>	<p>Yes, the policy would cover the Village Hall if anyone suffers an injury or damage from a pet or other small animal present at a Village Hall event and if you are held responsible.</p> <p>However, owners remain responsible for the supervision and handling of their animals. So we would suggest the third party who provides/owns the animal should have their own insurance in place.</p> <p>Individual participants may find that they have Personal Liability insurance under a Home, Motor or Pet insurance policy which would cover them for their participation.</p> <p>Please note that the cover would not be for the animal itself, i.e. if it was injured or died. The policy would only cover injury to third parties or damage to third party property where your Village Hall was negligent.</p> <p>We would expect any animals deemed as dangerous or unsuitable to not be used.</p> <p>Sufficient risk assessments should be carried out prior to the event taking place.</p>
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Camping

We are looking to arrange an overnight camping event, with a camp fire. What do we need to consider?

Yes, camp fires and fire pits are covered at these events. Proper risk assessments should be carried out and a common sense approach taken.

Children should be adequately supervised and safeguarding policies need to be created and followed.

It is a legal requirement that Village Hall Members or volunteers who are conducting regulated activities are the subject of a DBS check.

Any parents who are present with their own children will be there as part of a 'family arrangement' and so, therefore, will not be required to be DBS checked.

Please see the question regarding DBS checks and safeguarding in the General section above.

Fireworks

Do we need to let you know about, or get approval from you, to run our Firework event?

No, provided that the event is expecting fewer than 500 at any one time.

We will cover all Village Hall organised events with up to 500 people attending at any one time, without requiring any additional information or premium.

We do require that:

- you conduct a full, written risk assessment
- you comply with guidance provided by Health and Safety Executive or industry regulations which may apply.

Are we covered for fireworks events if we set off the fireworks ourselves?

We are organising a firework event and we have a display company coming in to run the fireworks for us. Is this covered under our insurance?

Yes, the policy will cover the Village Hall for any losses which they're held responsible for.

Should a display company be responsible for causing an injury to someone or damage to their property, then they would be responsible for picking up any insurance claim.

The Village Hall should ensure that the display company has adequate Public Liability insurance in place, ideally to a limit of £10,000,000.

If the display company does not have adequate insurance in place then the Village Hall may be held to be liable as the overall organisers of the event. We would continue to provide cover to the Village Hall if this was the case.

<p>We are planning to sell glow sticks at our event. What happens if the glow stick breaks and is accidentally swallowed or goes in a child's eyes?</p>	<p>This would likely be the manufacturer's liability. We would recommend that you obtain the sticks from a reputable outlet, and leave any issues relating to the snapping of the stick to the purchaser so there can be no liability on behalf of the Village Hall.</p>
<p>Is the use of sparklers covered under the policy if we are selling them at the event?</p>	<p>Yes, subject to risk assessments being undertaken.</p> <p>The following would be considered best practice:</p> <ul style="list-style-type: none"> • sparklers to be supplied by Village Hall only; not to be brought in from home • never give sparklers to under 5s or children not accompanied by an adult • make sure the children are holding gloves – have some spare pairs of gloves available • show children how to hold sparklers – away from body and at arm's length • have an area for sparklers; do not allow them to be taken into the crowd • have a bucket of water to extinguish sparklers. As soon as they have burnt out, plunge the sparklers into the bucket and leave them there. They stay hot for quite a time.
<p>What is the distance that the public should be from fireworks and bonfires?</p> <p>Our field is not large enough to meet the recommended distances in the HSE Guidance. We have a display company doing our fireworks who said that these distances are just a recommendation, and they can still run a safe event in a smaller space. Am I still covered?</p>	<p>The HSE produces a range of information and guides on running safe Fireworks events which are free to download from their website. The two key documents can be found at:</p> <p>http://www.hse.gov.uk/pubns/books/hsg123.htm</p> <p>http://www.hse.gov.uk/pubns/books/hsg124.htm</p> <p>The guidance provided by HSE is the recommended limits we would expect most displays to comply with. However where reputable, suitably qualified, experienced organisations are able to manage the event safely using smaller zones then we would accept reduced distances.</p> <p>We would require the display company be able to provide the Village Hall with a copy of their own risk assessment noting the smaller zones, and also that they have their own Public Liability ideally to a limit of £10,000,000 as any losses would be covered under the organisers insurance.</p>

First Aid

<p>What are the first aid requirements at events? Do we need to use professional first aiders?</p>	<p>We do not provide guidance or set minimum levels of first aid coverage as this should be driven by you as part of your risk assessment.</p> <p>For a small event, a qualified first aider is suitable but for larger events (500+ attendees) a professional presence, such as from St John Ambulance or the Red Cross may be more appropriate. Other factors such as what events or attractions are taking place should form part of the decision making process.</p>
<p>Would our volunteer first aiders be covered under the Public Liability, if they did something and someone sued?</p>	<p>Yes, if the first aiders are provided by the Village Hall for the purposes of covering the event then this would be considered to be part of the activities of the Village Hall.</p>

Food and Drinks

<p>If someone has food poisoning or an allergic reaction to food we've served at a Village Hall event, is this covered by the insurance? Would it matter if we bought the food or made it ourselves?</p>	<p>Yes, the policy will provide cover to the Village Hall for injury caused by the provision of food and other products.</p> <p>The preparation and provision of food should be covered under the Risk Assessment. More information can be found on the Food Standards Agency web-site https://www.food.gov.uk/business-industry/caterers/food-hygiene/charity-community-groups</p> <p>There is no difference from the Village Hall's point of view as to whether the food was bought from a third party or they made it themselves.</p>
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Our Village Hall owns a bouncy castle. Do we need to have this inspected annually? If so, by who?

If a Village Hall is using a bouncy castle under any circumstance, our requirements are that the use of the equipment meets the industry and regulatory requirement, and is appropriately risk assessed and supervised.

There is specific Health and Safety guidance relating to the use of bouncy castles which can be found here. <http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm>

Are we covered to hire in a bouncy castle and supervise the activity ourselves?

An additional premium may be required please see below.*

Yes, however, you should ensure that the supplier provides you with adequate training and instruction in the correct use and supervision. We recommend you set up an agreement between yourselves and the hirer so that both parties understand what their responsibilities are and what the scope of insurance is.

We would also recommend you make yourself aware of the guidance from Health and Safety executive around using play inflatables. You should also see a certificate to prove that the inflatable has been inspected by an approved inspector.

There is specific Health and Safety guidance relating to the use of bouncy castles which can be found here. <http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm>

A Volunteer owns a bouncy castle. Can we use it?

An additional premium may be required please see below.*

If a Village Hall is using a bouncy castle under any circumstance, our requirements are that the use of the equipment meets the industry and regulatory requirement, and is appropriately risk assessed and supervised.

The guidance notes from the Health and Safety Executive state that “Health and safety law will apply to the supply, hire and use of inflatables for commercial purposes. It does not apply to private, domestic buyers and users”.

Whilst the equipment may be owned and generally used for private and domestic use, if it’s being used at a fete with members of the public being permitted to use it, then it will fall into the definition of “commercial purposes” and further Health and Safety legislation will become applicable.

There is specific Health and Safety guidance relating to the use of bouncy castles which can be found here. <http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm>

We own a bouncy castle – can we hire this out to other people? Will this be covered under our Policy?

An additional premium may be required please see below.*

If the bouncy castle is being used for hire then it would be classified as being used for commercial purposes. The policy requires that you comply with equipment meets the industry and regulatory requirement, and is appropriately risk assessed. Health and Safety law may be applicable and annual inspection by a qualified and certified inspector undertaken.

We recommend you set up an agreement between yourselves and the hirer so that both parties understand what their responsibilities are and what the scope of insurance is. You should ensure that you are providing the hirer with appropriate instruction and information regarding the safe use of the equipment.

You should also check the condition of the item with the hirer prior to use, so that any faults are picked up before and documented.

There is specific Health and Safety guidance relating to the use of bouncy castles which can be found here. <http://www.hse.gov.uk/entertainment/fairgrounds/inflatables.htm>

* If a professional company are setting up and supervising the inflatable/bouncy castle(s), then no additional premium will be required.
 If you are setting up and supervising the inflatable/bouncy castle(s) yourselves, then an additional premium will be required, and reference should be made in the first instance to Community First.
 If you are including the inflatable/bouncy castle(s) as part of the hire of your venue, then an additional premium will be required, and reference should be made in the first instance to Community First.

Money Issues

Would we be covered if the Treasurer or other committee member stole money from the Village Hall?

If your policy includes cover for theft of funds by a treasurer, committee member, or possibly a volunteer. Please see the insurance summary document, policy schedule and policy wording for full details of your insurance.

Our Treasurer's house was burgled and the cash from the fete was stolen. She was going to count this at home so we don't have an accurate record of how much was taken. Would this still be covered?

Any claim that can't be substantiated would be declined. The cash should be counted prior to leaving the event and a record should be kept of how much was counted. If it's a large event, then the count could happen during the event rather than leaving it until the end and the Treasurer normally supervises the volunteers who do the counting.

We recommend that there are at least two people doing the counting. Money should ideally be banked straight away or be put in the school safe.

The limit for cash cover in a private house is £1,000 so if you have more than this, it should be divided between the committee members and a record kept of each amount and where the address it will be kept at. A police crime number will also be required to pursue a claim.

Special Events and Fundraising

Do we need to need to let you know or get approval from you, to run a special event such as a fete or firework display?

We will cover all Village Hall organised events with up to 750 people attending at any one time, without requiring any additional information or premium.

We do require that:

- you conduct a full written risk assessment
- comply with guidance provided by Health and Safety Executive or industry regulations which may apply.

Will we need to pay an additional premium if we organise an event for more than 750 people?

Yes, you will probably have to pay an additional premium for large events where over 750 people are attending at any one time.

If so, how much will this cost?

Each event will be reviewed individually based on its unique features, so it is not possible to provide any indication of the costs.

Any additional premium which may apply will be based on the size of the events and the types of activities you are doing.

Some activities increase the risk of an accident occurring, such as the provision of alcohol, the use of stages, fireworks or pyrotechnics, the use of bouncy castles and so on. These factors will affect the additional premium required.

Are there any age restrictions for entrants?

There are no age restrictions on entrants to events under the insurance policy, however, some sections of cover (e.g. Personal Accident) have some limitations around the level of benefit for older and younger people.

Please see the insurance summary document, policy schedule and policy wording for full details of your insurance.

Are we covered for Father Christmas to come to our event? He's a volunteer at the hall.

Yes, however, we would ask that you conduct a risk assessment of the activity and comply with relevant industry and Health and Safety Executive guidance for any event.

DBS checks cannot be undertaken on individuals who are undertaking one-off or infrequent activities so the potential risk to children should be included within this Risk Assessment

Our Village Hall would like to organise a trip to a Christmas show at a local theatre. We'll be organising the coach journey there and back. Is this covered by the insurance?

The policy will provide cover for Village Hall organised activities where the Village Hall is responsible for any injury or damage to property.

In the event of an accident which is the responsibility of a third party (e.g. coach operator or venue) then the other organisation would retain liability and provide cover under their own insurance.

We are organising a family day out to a local theme park. If someone is hurt at the park or on the journey, is this included in our insurance?

The Village Hall should ensure any third party they use is reputable and has appropriate insurance in place, where such a request is appropriate.

Weather-Related Incidents

Are we covered for weather-related incidents, e.g. if the marquee blows away and damages property/people?

Yes, if the marquee causes injury or damage to a third party we will cover your legal liability.

Works in Progress/Building Works/Contract Works

If you are thinking about appointing contractors for any building or repair/maintenance works on your premises, perhaps for an extension or internal refurbishment, and the cost of such works exceeds £250,000 or if such works involve the application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers, then a referral must be made to Community First in good time ahead of the works starting.

A 'Works-In-Progress Questionnaire', available from Community First, will need to be completed and an additional premium may be required.

Zurich Insurance Company Ltd

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