

## Public Liability

This cover provides protection against Your legal liability for bodily injury to third parties or damage to third party property. The limit of indemnity is £10,000,000 including costs and expenses.

### What is Covered

- Legal liability for bodily injury or third party property loss caused by a negligent act by an Employee
- Events, activities and exhibitions, so long as they are not excluded in Your Policy Wording
- Obstruction, trespass, nuisance, interference, wrongful arrest, eviction
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Libel and slander, up to £100,000
- This cover is in place anywhere within Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man

### Exclusions

- Any work at height where the drop exceeds 10 metres
  - Any deliberate act or omission
  - Any fraud, dishonesty, insolvency, financial default, deceit, intimidation, inducement of breach of contract, breach of confidence
  - Any illness relating to exposure to asbestos
  - Any damage caused gradually over a period of time
  - Loss of or damage to property in Your custody or control
  - Events, activities and exhibitions:
    - where combined numbers of entrants and spectators on site exceed 1000 at any one time
    - taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands and the Isle of Man
    - where the event duration lasts longer than 48 hours
    - organised by a separate third party event organiser/company
    - involving
      - (a) weapons
      - (b) passenger carrying amusement devices
      - (c) animal rides of any kind
      - (d) ballooning or aerial activities including parachuting, paragliding or parascending
      - (e) go-karting, quad biking or motor sports
      - (f) bungee jumping or abseiling
      - (g) professional sport teams or persons
      - (h) individual exhibitions valued at over £250,000
      - (i) racing or time trials other than on foot
      - (j) activity involving watercraft
      - (k) firework displays or bonfires
      - (l) bouncy castles and other inflatable devices
    - for Bodily Injury to any person taking part in
      - (a) contact sports (including martial arts)
      - (b) jousting competitions
      - (c) 'It's a knockout' type competitions
      - (d) 'Donkey Derby' races
- unless agreed by Us in writing.

## Hirer's Liability

The Public Liability section automatically includes £2,000,000 liability cover for hirers of the hall, provided they meet certain conditions.

### What is Covered

- Any hirer who is: non-commercial (i.e. they do not make or intend to make a profit)
- A hirer who is not carrying out excluded activities (please see Your Policy Wording for further information)
- A hirer who does not have their own insurance in place for their activity held at The Premises
- A hirer who is working for the benefit of the community, either social or financial

### Exclusions

- Any hirer who does not meet the above conditions