

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