



In Association with



**National
Deaf Children's
Society**

INSURANCE FOR LOCAL GROUPS GUIDE



Gallagher

Insurance | Risk Management | Consulting

NDCS local groups insurance

NDCS covers the cost for a standard 'Community Groups' insurance policy for our affiliated local groups.

Each group has an individual insurance policy and each committee is responsible for ensuring their activities are suitably covered, and that they comply with the Policy requirements.

The 'Community Groups' insurance policy is provided by Ansvar Insurance, underwritten by Ecclesiastical Insurance Office plc, and is designed to offer appropriate cover for clubs, groups and societies using third party premises

What is included in the cover?

Included in the cover are:

- Meetings and activities at premises hired, rented or loaned and away from them (E.g. Committee meetings, Arts & Crafts, Christmas parties, sign language classes, etc.,)
- Activities undertaken using third party suppliers (listed in the public liability section of the policy summary)
- Office and administration work and the storage of your property
- Bouncy castles or Trampolines,*
- Outings where parents accompany their own children
- Bonfires and fireworks**

*Subject to insurer guidelines in appendix 1

**Contact Gallagher for further information, as an additional premium may be required to cover this risk.

If you are using a professional supplier it is possible for your group to participate in some of the excluded activities and cover will continue to be provided by the insurance policy. The list of acceptable activities and the responsibilities of the group are shown on page 6 of this booklet, under endorsement 215 Activities Section 2.

What if you want to run activities that are not covered in this policy?

Please note that the Insurer is prepared to consider providing public liability cover for other activities if full details are provided beforehand. There may be a cost involved which will be the responsibility of your local group to pay. This includes school holiday playgroups which can be covered for an additional premium.

If you would like to run such an activity, please send full details and your completed risk assessment to Gallagher for referral to the Insurer.

Youth Clubs

These can be covered subject to the following:

- The group running the activity must be the NDCS affiliated local group and management rests with the group committee.
- All activities must be risk assessed, managed and supervised in the normal manner by the NDCS affiliated local group. Please contact NDCS if you should have any queries regarding risk assessments or would like a template
- All appropriate NDCS procedures and policies must apply (ie, DBS Checks, Protection of Children and Vulnerable Adults).





What else do you need to be aware of?

Food Hygiene Requirements

The Insurers require you to be aware of:

The Food Standards Agency –

www.food.gov.uk or the HSE website – **www.hse.gov.uk**.

In addition the following may be helpful:

<http://food.gov.uk/multimedia/faq/parties/>

Face Painting

The Insurers requires you to be aware of the following information.

When is it not safe to face paint someone?

- It is not advisable if they are under three years old.
- If they have any food allergies or allergic reactions to soaps, skin creams, etc, without a prior skin test.
- If they have any open cuts or sores on their face.
- If they have a cold sore or conjunctivitis or any other known infectious skin condition.
- It is not advisable to use a painter who is not covered by public liability insurance.
- It is not advisable to use a painter who does not have clean equipment and professional face paints.

Issued by UK Face Painting Society

Who to contact about your insurance policy?

Gallagher are available if you need advice about your insurance cover.

Gallagher:

Janet Bodycote

0121 203 3183

Janet_Bodycote@ajg.com

Helen Skinner

0121 200 4933

Helen_Skinner@ajg.com

Rebecca Kee

0121 200 4943

Rebecca_Kee@ajg.com

In the event of a claim

Please contact:

Darrin Baggott

0121 200 4958

darrin_baggott@ajg.com

Samantha Burford

0121 203 3189

samantha_burford@ajg.com

It is essential that you inform the insurer as soon as you receive a claim, particularly in relation to liability incidents. Any delay may increase the cost of the claim.

This page of the booklet is intended as a guide only; please read the rest of the booklet, and also the 'Community Groups Policy' document for full information on the cover provided.



SECTION	EXCESS	COVER
1. Public and Products Liability	£250	Operative £1,000,000 Indemnity Limit This can be increased for a small additional premium
2. Employer's Liability	No excess	Operative £10,000,000 Indemnity limit
3. Unspecified Property (other than stock, foodstuffs, stationery, documents or data) £1,000 belonging to you and subject to a single item limit of £250.	£50	Operative £1,000
4. Money	£50	£2,000 see policy wording £1,000 limit in safe
5. Personal Accident		Not operative but £5,000 cover can be included for an additional premium
6 Trustees' Indemnity	£250	Operative £100,000 Indemnity limit

*Subject to terms and conditions – available upon request

Endorsements

An endorsement is a document attached to an insurance policy that modifies the policy by changing the coverage afforded.

Endorsement 215: Activities

215 ACTIVITIES

1. EXCLUDED ACTIVITIES (PUBLIC AND PRODUCTS LIABILITY)

The following exclusions are added to WHAT IS NOT COVERED under section 1:

a) Liability arising from any of the following activities:

- i.
 - abseiling
 - aerial activities of any kind
 - American football or Australian rules football
 - climbing requiring the use of hands as well as feet (other than children's playground equipment)
 - fire walking
 - firework and/or bonfire events except to the extent covered under the FIREWORK DISPLAY EXTENSION shown on the schedule (endorsement 684)
 - glacier walking or trekking
 - Gaelic football
 - gorge walking and the like
 - gymnastics
 - horse, pony or donkey riding of any kind
 - martial arts or fighting sports of any kind
 - parkour or freerunning
 - professional sport of any kind
 - racing or time trials (other than on foot)
 - rugby
 - underground activities of any kind including but not limited to caving and potholing
 - weightlifting.

ii. football where:

- **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
- **you** manage, control or organise a football league system.

iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

b) Liability arising from any activity that involves the use of

- airborne lanterns
- bicycles other than for normal road use
- cables or wires
- elastic ropes
- fireworks or explosive items except to the extent covered under the FIREWORK DISPLAY EXTENSION shown on the schedule (endorsement 684)
- land, kite or fly boards of any kind
- land, sand or ice yachts of any kind
- motorised fairground rides
- roller blades
- sandboards
- skates
- skateboards
- skis
- sleds
- snowboards
- snow tubes of any kind
- toboggans
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
 - trailer used for carrying people (whether fare paying or not)
- for which compulsory motor insurance or security is not required.

2. PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION (PUBLIC AND PRODUCTS LIABILITY)

Section 1, subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- go-karting
- gymnastics
- horse, pony or donkey riding
- ice skating
- inflatable play equipment
- javelin throwing
- land, kite or fly surfing or boarding
- land, sand or ice yachting
- motorised fairground rides
- paint-balling
- roller blading
- roller skating
- rope courses
- skateboarding
- weightlifting
- zip wires
- zorbing.

Continued...

Endorsement 215: Activities (cont)

215 ACTIVITIES

Continued...

Special requirement for Professional Suppliers Contingency Extension

You are required as a condition precedent to **our** liability:

INSURANCE CHECKS FOR PROFESSIONAL SUPPLIERS OF ACTIVITIES

under this extension to have either:

- made a check of the public liability insurance held by the **professional supplier** of that activity to ensure that appropriate cover would be in force for the contracted activity
- or
- reasonable grounds to believe that:
 - a) the **professional supplier** is required to be licensed to operate by the local authority or other appropriate regulatory body, and
 - b) public liability insurance is required to be held for the contracted activity by the **professional supplier** in compliance of such licence to operate.

We will not pay any **claim** if **you** failed to comply with any special requirement for this extension and such failure caused, or worsened the liability.

Appendix 1

Safety Guidelines for the Use of Bouncy Castles and other Play Inflatables

You must inform us prior to the use of any bouncy castle or other play inflatable (referred to elsewhere in these guidelines as 'the equipment') as there is no automatic liability cover under your policy. If we provide cover the following guidelines should be followed:

- It is strongly recommended that the equipment be hired from a reputable hire company that will operate the equipment and supervise its use with their own staff. You should seek written confirmation from them that they -
 - a. Have a current Public Liability insurance in place, together with details of the insurer, the policy number, and the Limit of Indemnity (which should not be less than £1,000,000). You should also require evidence that the premiums are paid up to date. They should not be appointed if they do not have the required insurance cover.
 - b. Fully comply with the government's current safety guidelines (* see below).
 - c. Employ suitably experienced and trained personnel.
- If you hire in the equipment for operation yourself, or by others on your behalf, you should ensure that the hirer provides you with written instructions about the safe setting up, operation and supervision of the equipment. These instructions should include our Minimum Standard of Safety detailed below. You should also ensure that the name and address of the manufacturer or supplier is clearly marked on the equipment.
- If you own or borrow any of the equipment for operation by yourself, or by others on your behalf, you should, if practicable, obtain a copy of the government's current safety guidelines (* see below) and comply with these as far as possible, subject to our Minimum Standard of Safety below.

(*) These are the safety guidelines for the:

'Safe use and operation of play inflatables, including bouncy castles. (ETIS7)' issued by the HSE

(Health and Safety Executive). Websites:

Health & Safety Books – www.hsebooks.co.uk Health & Safety Executive – www.hse.gov.uk



Minimum Standard of Safety for the Use of Bouncy Castles or other Play Inflatables

- Where sited outdoors, the equipment should not be used in unsuitable weather conditions, e.g. high winds or when wet. Secure and safe mooring to the ground/floor is necessary to prevent tipping or overturning.
- Securing ropes, and stakes (where used), should be protected from any tripping hazard.
- Siting should be well clear of any solid structures or objects that might cause injury, including any overhead hazards.
- A limit, not exceeding that recommended by the manufacturer, hirer or supplier (whichever is the lowest) should be set on the maximum number of users at any one time, and this must be controlled by the supervising adults.
- Soft gym mats, or equivalent material, should be used to cover all hard surfaces and ground area around access, dismounting points or open sides.
- The supervising adults should ensure that users remove all hard, sharp or loose objects (e.g. jewellery, buckles, pens, shoes, badges, spectacles etc.) before being allowed access, and that no food, sweets, chewing gum or drink is allowed onto or consumed on the equipment.
- Do not allow anyone to use the equipment during inflation or deflation, or in an inappropriate manner, e.g. pushing, somersaulting, climbing sides etc.

The following items will also be conditions of any cover that we may provide:

- Responsible adult employees must supervise the access to, use of and dismounting from the equipment at all times.
- Children under 2 years old must not be allowed to use the equipment.
- A rota system should be put in place to ensure that age groups of children are not mixed

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