



**Event Insurance**  
provided by



If you are someone who just gets stuff done and getting the party started is your thing then this could be the answer you are looking for. You might organise one off events or lots of them, from banquets to bingo nights, or even a fun day to a festival then you are probably a few minutes away from sorting out a policy.

## Introduction

Buying insurance can seem a difficult and daunting task but this can be made easier by following these tips:

- Give yourself time to explore your choices and make your decisions.
- Be open and honest when buying insurance. It is sometimes difficult to come up with exact answers but you do need to present a fair assessment of risk.
- Try to look at cover first and premium second. Check out the types of cover that you might need and then discount them if you are prepared to personally pay any claims that could be made.
- You cannot give too much information, it is better to give too much information than not enough.
- Remember in the event you need to make a claim your insurance schedule could well be the most important document you own.

## What is event insurance and who is it for?

If you are planning to organise an event whether it be at a small local event or a large event with up to 10,000 visitors it is likely that you are going to be asked to show the land or venue owner evidence of public liability, if that is the case then this policy should be what you are looking for.

Need to get back to finalising your plans? [Simply visit the online quote and buy page](#)

## What does it do?

Event insurance provides a range of options to help protect you at your events.

### **Public Liability (not a legal requirement)**

This is a sum of money to help pay for any accidental bodily injury or, accidental damage to property that may have been caused by you and it is your fault. The numbers are usually quite large because claims for bodily injury can be big if payment for loss of income and medical care are made. Even the cost of legal fees can be significant. You do not need to be doing something dangerous for these injuries to happen, it could just be a simple accident.

The owner of the venue may insist on you having a particular level of public liability, as your policy needs to match their requirement you should check carefully before you buy your policy.

### **Employers Liability (this could be a legal requirement so please check carefully)**

This provides insurance for any claims made by your employees for accidental bodily injury.

The amount of insurance is usually fixed at £10m and is for any employees, this includes volunteers and helpers, they do not have to be paid to be employees. There are some exceptions so please call if you are unsure.

There are a range of other things you can cover including: Property, money, stock and owned or hired equipment such as marquees and generators (do check who is responsible for insuring these items).

## Other thing you may need to know about insurance

You and or your management committee are responsible for what happens at the event so you should try to make sure you have covered all bases. Check out our checklist for setting up an event, it is not in any way exhaustive but it might help you make a start.

**When you are organising an event there may be three levels of insurance you need to consider:**

1. The insurance held by the venue you are using and any terms that apply to you, the level of public liability is a common stipulation in these policies.
2. The insurance you have taken out helps protect you against financial loss for things you consider that you would not want to pay for yourself. The things you choose not to insure with an insurer become self insured meaning you may be personally responsible for any legal costs and claims.

Whether insured or self insured these claims can be substantial and of course you should not overlook the cost of legal fees. You can be sued by anyone, even if the claim, in your view, seems ludicrous you may still have to defend it.

3. The insurance held by the people who might be stallholders, exhibitors or other third party contractors. Each of these will need to have their own insurance and it needs to at least match the requirements of your policy.

### Helpful tips

- Always provide as much information as possible, you can't provide too much. Remember you have a legal obligation to give a fair presentation of the risk.
- Arrange the cover you need first and then deal with premium. We all have a budget so premium is very important but when things go wrong it will be the insurer you will look to for help.
- If you are part of a board or committee get your whole committee to understand and agree what you are buying, anything you choose to insure personally or any information you have not disclosed can have a costly impact on everyone.
- If you are unsure, then check and ask. Arranging insurance quotations are usually free, take advantage of the FREE help.

## How to buy this policy

[Simply visit the online quote and buy page](#)

Select the type of event you need cover for from the dropdown list, check the prices and then purchase your policy online.

If your event type is not listed just give us a call.

Get in touch

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