



**Car boot or Market
Organiser Insurance**
provided by



The policy for people organising events where people sell items from a car boot or market stall

Introduction

Buying insurance can appear to be a difficult and scary task, this usually happens when you leave your decisions to the last minute so here are a few tips that might help:

- 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 the cover first and premium afterwards, check out the types of cover that you might need and then discount them if you are prepared to pay any claims made out of your pocket.
- It is better to give your insurer too much information rather than not enough.
- When it comes to buying insurance we all hope that everything goes well and you never need to claim. However should it all go wrong and you find yourself facing a claim, your insurance schedule could well be the most important document you own. Buy carefully, take your time!

What does a car boot or market organiser policy do?

Car boot or market organiser 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 may include payment for loss of income and medical care, 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.

In a hurry, got what you need? [Simply visit the online quote and buy page](#)

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 under your legal responsibility. There are some exceptions so please call if you are unsure.

Other things that as an organiser you might 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 the bases. Check out our checklist for setting up an event, it is not in any way exhaustive but it might help give you a start.

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

- **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.
- **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, those things you choose not to insure with a company then become self insurance as 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 still have to defend the claim.
- Some car boot sale insurance policies require ALL exhibitors to have their own Public Liability cover. If they don't the cover is null and void! This makes it impractical for all the private individuals and other casual sellers to turn up and sell at your car boot sales. Our policy **does not** have this restriction so it makes your life easier to attract more customers to your event
- Remember **you have a legal obligation** to give a fair presentation of the risk, you cannot give too much information.
- **Try to think of arranging the cover you need first** then dealing 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 you whole committee to understand and agree what you are buying, anything you choose to insure personally or information you have not disclosed can have a costly impact on everyone.
- If you are unsure, check, arranging insurance quotations are usually free, **take advantage of the FREE help.**

This might sound a daunting prospect, but here at Graham Sykes Insurance we have supported people like you through a huge number of events, so let us work with you to help **GET THIS EVENT RUNNING.**

How to buy this policy

[Simply visit the online quote and buy page](#) where you can check out prices and buy your policy.

Select the type of event you need from the dropdown list, check the prices and then purchase your policy online. Your documents will arrive in your inbox a few moments later. Armed with your schedule you are ready to go.

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

Get in touch

01395 255100

carboot@graham-sykes.co.uk

www.graham-sykes.co.uk



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01395 255100

carboot@graham-sykes.co.uk

www.graham-sykes.co.uk

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