



Small Group Insurance
provided by



GRAHAM SYKES

This policy is designed for small social groups, from sewing groups to coffee mornings or simply a group of people sharing common interests then this could be what you have been looking for.

Introduction

Buying insurance can seem a difficult and daunting task but this can be avoided 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 provide too much 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 small group insurance and who is it for?

Having the right insurance cover is important, we also recognise that some of the smaller events that are organised do not carry the same risk as other larger and more involved events. The small group policy was set up to help those groups arrange the cover they needed but without the larger event prices.

If you know this policy fits your group already? [Simply visit the online quote and buy page.](#)

Small group 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

How to buy this policy

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

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

If your event type is not listed get in touch.



Get in touch

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If you are unhappy with our service, we have a complaints procedure, details of which are available on request. You may be able to refer a complaint to the Financial Ombudsman Service (FOS) if you are unhappy with how we have dealt with your complaint. The FOS website is www.financial-ombudsman.org.uk